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# INSURANCE REPORT

OF THE

## Insurance Superintendent

OF THE

## State of Illinois.

FRED W. POTTER, Insurance Superintendent.

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PART I

Fire, Marine and Inland Insurance.

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1910.

  
SPRINGFIELD, ILLINOIS:  
ILLINOIS STATE JOURNAL CO., STATE PRINTERS,  
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REPORT

OF THE

Insurance Department

OF THE

STATE OF ILLINOIS.

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PART I.

FIRE, MARINE AND INLAND INSURANCE.

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OFFICE OF INSURANCE SUPERINTENDENT,  
SPRINGFIELD, ILLINOIS. March 1, 1910.

*To His Excellency, Charles S. Deneen, Governor of the State of Illinois:*

SIR—The Act of June 20, 1893, creating the Insurance Department of the State of Illinois, directs the Insurance Superintendent to make report annually to the Governor of the affairs of such department. In compliance therewith this, Part I, of the report for 1909, is respectfully submitted. This is the seventeenth annual report made since the establishment of a separate insurance department, and the forty-second annual report relating to insurance issued in this State. It relates to matters pertaining to fire, marine and inland navigation insurance companies transacting this kind of business and covers the transactions of the department during the calendar year 1909.

Part II will deal with life, assessment life, fraternal societies and casualty companies, and matters pertaining to these several classes of business. It will be submitted in a separate volume as heretofore for reasons of convenience.



This volume contains abstracts of the annual statements of the companies doing fire, marine and inland navigation insurance made to the department for the year ending December 31, 1909, and which at this date are licensed to carry on their business in this State. These abstracts show in detail the financial condition of the respective companies. Statistical tables prepared from these statements are also presented herein. They show in form convenient for comparison and for statistical purposes the information contained in the statements relative to the financial condition of the companies and the business transacted and the results experienced during the year.

The companies doing a general fire, marine and inland navigation insurance business in this State at this date may be classified as follows, viz.:

Illinois joint stock fire insurance companies.....	9
Illinois mutual fire insurance companies.....	13
Joint stock fire and marine insurance companies of other states.....	152
Foreign fire and marine insurance companies.....	44
Mutual fire insurance companies of other states.....	15
<b>Total.....</b>	<b>233</b>

This shows a net increase of five in the number of authorized companies over the number included in the last report, as follows:

Joint stock companies of this State—decrease.....	1
Illinois mutual fire insurance companies—Increase.....	2
Joint stock companies of other states—Increase.....	3
Foreign fire and marine insurance companies—Increase.....	1
<b>Total Increase.....</b>	<b>5</b>

The aggregate number of companies embraced in this part of the report is as follows:

Total number transacting a general fire and marine business.....	233
District mutual fire insurance companies.....	12
County mutual fire insurance companies.....	63
Township mutual fire insurance companies.....	143
District mutual windstorm and cyclone insurance companies.....	8
County mutual windstorm and cyclone insurance companies.....	5
<b>Aggregate.....</b>	<b>464</b>

During the year one new company was incorporated in this State, as a joint stock company, viz.:

The Central National Insurance Company located at Chicago, authorized March 10, 1909, with a paid up capital of \$100,000.00 and a surplus of \$100,000.00.

Upon examination as required by the Act of March 11, 1869, the company was found to have complied with the requirements of the law and was authorized to commence business on the date mentioned.

Two new companies were incorporated in this State as Mutual Companies since the date of the last report, they are as follows: The Assureds National Fire Insurance Company of Decatur, October 4, 1909; Joliet Mutual Fire Insurance Company of Joliet, November 13, 1909.

Upon examination as required by the Act of March 11, 1869, these companies were found to have complied with the requirements of the law and were authorized to commence business on the dates mentioned.

Since the date of the last report companies from other states and foreign countries have been admitted to do business in this State as follows, viz.:

Name of Company.	Location.	Capital.
Atlas Fire Insurance Co.....	Des Moines, Ia.....	\$230,000 00
Cooper Fire Insurance Co.....	Dayton, Ohio.....	200,000 00
Franklin Fire Insurance Co.....	Washington, D. C.....	125,000 00
Imperial Fire Insurance Co. of Colorado.....	Denver, Col.....	225,000 00
International Fire Insurance Co.....	New York, N. Y.....	200,000 00
International Fire Insurance Co.....	Fort Worth, Tex.....	216,700 00
Iowa Manufacturers Fire Insurance Co.....	Waterloo, Ia.....	100,000 00
Potomac Insurance Co. of the District of Columbia.....	Washington, D. C.....	200,000 00
State Insurance Co. of Nebraska.....	Omaha, Neb.....	200,000 00
Switzerland General Insurance Co.....	Zurich, Switzerland.....	225,000 00
Western Empire Fire Insurance Co.....	Spokane, Wash.....	180,300 00

The following named companies of other states have ceased doing business in this State since the date of the last report of this department, viz.:

Name of Company.	Location.	License revoked.	Capital.
A legheny.....	Pittsburg, Pa.....	Oct. 5, 1909	\$200,000 00
Blue Ridge.....	Marianna, Fla.....	July 1, 1909	110,000 00
Commonwealth.....	Ottumwa, Ia.....	Mar. 1, 1910	100,000 00
Florida Home.....	Marianna, Fla.....	July 1, 1909	134,500 00
German Union of Baltimore.....	Wilmington, Del.....	Mar. 1, 1910	200,000 00
Southern National.....	Austin, Tex.....	Mar. 1, 1910	100,000 00
Union.....	Buffalo, N. Y.....	Oct. 4, 1909	200,000 00

Two joint stock fire insurance companies of this State, have ceased doing business since the date of the last report:

Name of Company.	Location.	Capital.
Illinois Bankers.....	Mt. Vernon.....	\$100,000 00
Illinois National.....	Springfield.....	100,000 00

The aggregate capital stock and deposit capital of the stock and foreign companies doing business in this State at this date is \$2,997,-370.44 more than the aggregate capital of such companies at the date of the last report, as follows:

Increased capital, companies of this state.....	\$ 200,000 00	
Increased capital, companies of other states.....	1,494,866 66	
Increased deposit capital of foreign companies.....	345,003 78	
Capital of company of this state admitted.....	100,000 00	
Capital of companies of other states admitted.....	1,877,000 00	
Deposit capital of foreign companies admitted.....	225,000 00	
Capital of companies of other states discontinued.....	\$1,044,500 00	
Capital of companies of this state discontinued.....	200,000 00	
Net Increase.....		\$2,997,370 44

A further comparison of the aggregate condition, and business in this State, of the companies authorized at the date of this report, with the condition and business of those authorized at the date of the last report, is as follows:

	1908	1909	Increase.	Decrease.
Assets.....	\$482,568,325 01	\$536,832,370 48	\$54,264,045 47	
Surplus.....	131,470,057 80	160,593,752 81	29,123,695 01	
Impairment.....	301,798 42	136,903 65		\$ 164,894 77
Fire and marine losses incurred..	12,406,093 25	10,379,412 65		2,026,680 60
Premiums received.....	21,447,388 57	22,614,386 48	1,166,997 91	
Risks written.....	1,802,959,630 00	1,927,623,695 09	124,664,065 09	

The following table shows the result of business in this State for the year 1909 as compared with the year previous:

	1908	1909
Fire risks written.....	\$1,661,149,923 00	\$1,778,804,044 09
Marine and inland risks written .....	141,809,707 00	148,819,651 00
<b>Total.....</b>	<b>\$1,802,959,630 00</b>	<b>\$1,927,623,695 09</b>
Premiums received on fire risks written.....	\$21,020,659 18	\$22,160,892 42
Premiums received on marine risks written.....	426,729 39	453,494 06
<b>Total premiums.....</b>	<b>\$21,447,388 57</b>	<b>\$22,614,386 48</b>
Fire marine and inland losses incurred.....	\$12,406,093 25	\$10,379,412 65
Expenses estimated at 33 per cent..	7,077,638 22	7,460,235 94
<b>Total losses and expenses.....</b>	<b>19,483,731 47</b>	<b>17,839,648 59</b>
<b>Leaving an apparent profit of.....</b>	<b>\$1,963,657 10</b>	<b>\$4,774,737 89</b>
Average premium rate of each \$100 insured.....	\$1 20	\$1 17
Amount of losses incurred on each \$100 insured.....	69	54
Amount of losses incurred on each \$1.00 of premiums received.....	58	46

Average premium rate on each \$100.00 insured in 1909: Stock fire, \$1.25; mutual fire, \$1.12; marine, \$0.30.

In 1908, the respective figures were: Stock fire, \$1.20; mutual fire, \$1.19; marine, \$0.32.

Amount of losses incurred on each \$100.00 insured in 1909: Stock fire, \$0.59; mutual fire, \$0.36; marine, \$0.14.

In 1908, the respective figures were: Stock fire, \$0.57; mutual fire, \$0.61; marine, \$0.12.

The amount of losses incurred on each \$1.00 of premiums received in 1909: Stock fire, \$0.42; mutual fire, \$0.32; marine, \$0.48.

In 1908, the respective figures were: Stock fire, \$0.47; mutual fire, \$0.51; marine, \$0.39.

Securities are on deposit in this department, held for the benefit and protection of all the United States policy holders of the company making the deposit, as follows:

Name of Company.	Location.	Kind of Securities Deposited.	Amount.
North German Fire.....	Hamberg, Germany....	U. S. 2 per cent bonds.....	\$200,000

The following is a statement of the securities deposited with the Insurance Superintendent for the benefit and security of the policy holders in this State of the companies making such deposit, under the reciprocal provisions, section 29 of the Act of March 11, 1869:

Name of Company.	Location.	Kind of Securities Deposited.	Amount.
Virginia Fire and Marine..	Richmond, Va.....	U. S. 4 per cent bonds.....	\$13,000
Virginia State.....	do.....	Sanitary District 4 per cent bonds.....	10,000
Georgia Home.....	Columbus, Ga.....	U. S. 3 per cent bonds.....	10,000

Table No. 1 shows the amount and nature of the assets of the fire and marine insurance companies doing business in this State, as of Dec. 31, 1909, compared with 1908, and classified as follows:

	No.	1908	No.	1909
Joint stock companies of this State.....	10	\$ 4,838,060 13	9	\$ 5,375,411 47
Joint stock companies of other states.....	149	361,680,531 03	152	407,214,018 46
Mutual companies of this State.....	11	2,455,310 38	13	2,663,733 75
Mutual companies of other states.....	15	5,873,495 34	15	6,428,936 61
Foreign companies.....	43	107,720,928 13	44	115,150,270 19
Total.....	228	\$482,568,325 01	233	\$536,832,370 48

Table No. 2 gives the amount of liabilities of the same companies excluding capital stock, as compared with 1908:

	No.	1908	No.	1909
Joint stock companies of this State.....	10	\$ 2,257,562 39	9	\$ 2,469,617 53
Joint stock companies of other states.....	149	190,724,803 00	152	208,954,192 82
Mutual companies of this State.....	11	1,020,841 41	13	1,135,649 11
Mutual companies of other states.....	15	3,025,957 56	15	3,131,597 10
Foreign companies.....	43	69,443,759 10	44	72,623,049 10
Total.....	228	\$266,472,924 06	233	\$288,314,105 66

The total amount of capital of joint stock and foreign companies is \$87,924,512.01, an increase from the previous year of \$2,997,370.44.



Table No. 3 presents a detailed statement of the cash income of the same companies, as compared with 1908:

	No.	1908	No.	1909
Joint stock companies of this State .....	10	\$ 2,800,330 90	9	\$ 3,075,413 03
Joint stock companies of other states .....	149	207,540,101 80	152	226,596,769 70
Mutual companies of this State .....	11	1,401,776 15	13	1,683,697 59
Mutual companies of other states .....	15	5,261,381 84	15	5,364,430 14
Foreign companies .....	43	76,969,590 33	44	82,733,531 38
Total .....	228	\$293,973,181 02	233	\$319,453,841 84

Table No. 4 presents a detailed statement of the disbursements of the same companies, as compared with 1908:

	No.	1908	No.	1909
Joint stock companies of this State .....	10	\$ 2,616,468 47	9	\$ 2,839,540 25
Joint stock companies of other states .....	149	192,903,750 83	152	192,641,762 23
Mutual companies of this State .....	11	1,301,296 21	13	1,508,196 60
Mutual companies of other states .....	15	5,042,983 37	15	4,962,008 04
Foreign companies .....	43	67,446,290 05	44	65,715,451 59
Total .....	228	\$269,310,788 93	233	\$267,666,958 71

The net excess of income over disbursements for 1909 was \$51,786,-883.13. Two hundred and nine companies received \$53,400,882.05 more than they disbursed, and twenty-four companies disbursed \$1,613,-998.92 more than they received.

These figures embrace both fire and marine business.

Table No. 5 shows paid up capital, admitted assets, total liabilities and surplus or impairment and per cent of surplus or impairment of capital; income and expenditures and per cent of expenditures to income; risks in force, net assets and the per cent of net assets to risks in force of such companies.

The surplus of companies as shown by this report and as compared with 1908 is as follows, viz.:

	No.	1908	No.	1909
Joint stock companies of this State .....	10	\$ 780,497 74	9	\$ 1,005,793 94
Joint stock companies of other states .....	147	101,078,298 45	151	126,026,248 53
Mutual companies of this State .....	11	1,434,468 97	13	1,528,064 64
Mutual companies of other states .....	15	2,847,537 78	15	3,297,339 51
Foreign companies .....	38	25,329,254 86	40	28,873,189 84
Total .....	221	\$131,470,057 80	228	\$160,730,656 46

The impairment of companies, as compared with 1908, is as follows, viz.:

	No.	1908	No.	1909
Joint stock companies of other states .....	2	\$ 29,271 02	1	\$ 489 55
Foreign companies .....	5	272,527 40	4	136,414 10
Total .....	7	\$301,798 42	5	\$136,903 65

The per cent of losses resisted to losses paid, as compared with 1908, is as follows, viz.:

	1908	1909
Joint stock companies of this State.....	2.60	1.13
Joint stock companies of other states.....	1.67	1.71
Mutual companies of this State.....		1.17
Mutual companies of other states.....	.22	.31
Foreign companies.....	5.18	3.66
Average.....	2.60	2.21

Risks in force at the close of the year 1909, as compared with the close of the year 1908, show as follows:

	No.	1908	No.	1909
Joint stock companies of this State.....	10	\$ 303,450,334 01	9	\$ 328,095,242 00
Joint stock companies of other states.....	148	27,310,429,331 09	151	30,077,175,340 11
Mutual companies of this State.....	11	130,923,639 14	13	148,586,947 85
Mutual companies of other states.....	15	475,620,260 30	15	498,135,235 89
Foreign companies.....	43	10,123,157,685 44	44	10,696,331,849 85
Total.....	227	\$38,343,581,249 98	232	\$41,748,324,615 70

An increase for 1909 of \$3,404,743,365.72.

Amount of net assets possessed for each \$100.00 insured as compared with the close of 1908, show as follows, viz.:

	1908	1909
Joint stock companies of this State.....	\$1 52	\$1 52
Joint stock companies of other states.....	1 21	1 23
*Mutual companies of this State.....	7 79	4 53
*Mutual companies of other states.....	5 38	5 42
Foreign companies.....	95	95
Average.....	\$1 23	\$1 22

\* Including deposit notes and contingent liability of members.

Table No. 6 shows the companies which have special deposits in other states for the exclusive protection of policy holders therein; the amount of such deposits and the liabilities secured thereby, not included in the tables above referred to. The special deposits of the several companies should be added to the last column in Table No. 1 in order to show the gross assets of the companies. The liabilities secured by such special deposits should be added to the sixth column of Table No. 2 in order to show the gross liabilities of the companies.

Table No. 7 shows the amount of fire business done in Illinois during the year 1909, also the amount of marine business separately, as compared with 1908, and classified as follows, viz.:

#### FIRE RISKS WRITTEN.

	No.	1908	No.	1909
Joint stock companies of this State .....	10	\$ 56,880,803 00	9	\$ 42,969,181 00
Joint stock companies of other states .....	149	1,154,619,103 00	147	1,250,126,344 16
Mutual companies of this State .....	11	34,290,652 00	13	32,571,654 11
Mutual companies of other states .....	15	39,092,262 00	15	40,744,508 00
Foreign companies .....	33	376,267,103 00	33	412,392,356 82
Total .....	218	\$1,661,149,923 00	217	\$1,778,804,044 09

#### FIRE PREMIUMS RECEIVED.

	No.	1908	No.	1909
Joint stock companies of this State .....	10	\$ 747,178 29	9	\$ 628,645 60
Joint stock companies of other states .....	146	14,584,569 84	147	15,602,664 68
Mutual companies of this State .....	11	471,514 02	13	390,489 82
Mutual companies of other states .....	15	403,337 25	15	424,617 30
Foreign companies .....	33	4,814,059 78	33	5,114,475 02
Total .....	215	\$21,020,659 18	217	\$22,160,892 42

#### FIRE LOSSES PAID.

	No.	1908	No.	1909
Joint stock companies of this State .....	10	\$ 417,055 77	9	\$ 271,919 27
Joint stock companies of other states .....	144	9,231,248 58	146	7,145,918 30
Mutual companies of this State .....	11	272,612 73	11	147,798 91
Mutual companies of other states .....	15	128,472 47	15	115,380 83
Foreign companies .....	33	3,159,035 39	33	2,282,258 06
Total .....	213	\$13,208,424 94	214	\$9,963,255 37

#### FIRE LOSSES INCURRED.

	No.	1908	No.	1909
Joint stock companies of this State .....	9	\$ 356,439 61	9	\$ 280,667 72
Joint stock companies of other states .....	146	8,538,497 24	146	7,266,242 24
Mutual companies of this State .....	11	317,353 11	11	177,066 32
Mutual companies of other states .....	15	127,846 53	15	134,888 58
Foreign companies .....	33	2,702,118 45	33	2,304,863 77
Total .....	214	\$12,042,254 94	214	\$10,163,728 63

#### AVERAGE FIRE PREMIUM RATE PER EACH \$100 INSURED.

	1908	1909
Joint stock companies of this State .....	\$1 37	\$1 46
Joint stock companies of other states .....	1 19	1 24
Mutual companies of this State .....	1 38	1 19
Mutual companies of other states .....	1 03	1 04
Foreign companies .....	1 20	1 24
Average .....	\$1 20	\$1 24

## MARINE RISKS WRITTEN.

	No.	1908	No.	1909
Joint stock companies of this State .....	1	\$ 6,704 00	1	\$ 97,358 00
Joint stock companies of other states .....	12	31,387,692 00	13	35,767,939 00
Foreign companies .....	13	110,415,311 00	14	112,954,354 00
Total .....	26	\$141,809,707 00	28	\$148,819,651 00

## MARINE PREMIUMS RECEIVED.

	No.	1908	No.	1909
Joint stock companies of this State .....	1	\$ 135 44	1	\$ 1,758 18
Joint stock companies of other states .....	12	164,449 94	13	221,614 01
Foreign companies .....	13	262,144 01	14	230,121 87
Total .....	26	\$426,729 39	28	\$453,494 06

## MARINE LOSSES PAID.

	No.	1908	No.	1909
Joint stock companies of this State .....	1	\$ 909 25	1	\$ 30 55
Joint stock companies of other states .....	11	58,586 01	13	97,578 66
Foreign companies .....	14	131,570 54	14	122,079 40
Total .....	26	\$191,065 80	28	\$219,688 61

## MARINE LOSSES INCURRED.

	No.	1908	No.	1909
Joint stock companies of this State .....	1	\$ 276 94	1	\$ 199 71
Joint stock companies of other states .....	11	70,234 79	13	97,185 34
Foreign companies .....	13	293,326 58	14	118,298 97
Total .....	25	\$363,838 31	28	\$215,684 02

Table No. 8 shows the profit and loss of fire, marine and inland navigation companies in Illinois on business done during 1909, as compared with 1908.

The following companies show a profit as follows:

	No.	1908	No.	1909
Joint stock companies of this State .....	9	\$ 309,016 17	7	\$ 161,158 76
Joint stock companies of other states .....	139	3,691,886 57	131	3,297,781 10
Mutual companies of this State .....	8	61,236 18	10	102,095 86
Mutual companies of other states .....	14	148,651 02	12	196,852 25
Foreign companies .....	42	1,381,161 82	40	1,194,434 06
Total .....	212	\$5,591,951 76	200	\$4,952,322 03



The following companies show a loss as follows:

	No.	1908	No.	1909
Joint stock companies of this State .....	1	\$ 6,495 57	1	\$19,655 67
Joint stock companies of other states .....	9	36,527 14	18	56,430 39
Mutual companies of this State .....	3	62,674 84	3	17,534 00
Mutual companies of other states .....	1	6,371 51	3	47,247 25
Foreign companies .....	1	430 34	4	36,716 83
Total .....	15	\$112,499 40	29	\$177,584 14

Tables numbered 9 and 10 show the aggregate business done in this State by all companies for each year since 1869, together with the estimated profit or loss on the entire business for each respective year.

Table No. 11 presents a comparison of the losses paid during 1909 and the losses resisted on Dec. 31, 1909, by each company reporting to this department at this date.

Tables numbered 13, 14, 15 and 16 relate to district, county and township mutual fire insurance companies transacting a local business, and give the name and location of such companies, their condition Dec. 31, 1909, the business transacted by them during the year 1909 as disclosed by their annual statements filed in the department, and the aggregate of this class of business for each year since 1873.

Tables numbered 17, 18, 19, 20 and 21 give similar information respecting the county and the district mutual wind storm and cyclone insurance companies, which also do a local business only.

#### BUSINESS OF 1908 AND 1909 COMPARED.

The following tables show comparisons of the business for the year 1909 with that of 1908:

#### JOINT STOCK COMPANIES OF THIS STATE.

	1908	1909
Number of companies .....	10	9
Assets .....	\$ 4,838,060 13	\$ 5,375,411 47
Liabilities, except capital .....	2,257,562 39	2,469,617 53
Capital .....	1,800,000 00	1,900,000 00
Surplus .....	780,497 74	1,005,793 94
Premiums received, fire .....	2,486,812 05	2,734,167 01
Premiums received, marine .....	20,441 25	82,642 70
Total receipts .....	2,800,330 90	3,075,413 03
Losses paid, fire .....	1,322,320 57	1,318,567 39
Losses paid, marine .....	2,958 18	35,720 24
Dividends paid .....	93,500 00	105,000 00
Total disbursements .....	2,616,468 47	2,839,540 25
Risks in force .....	309,450,334 01	328,065,242 00

## JOINT STOCK COMPANIES OF OTHER STATES.

	1908	1909
Number of companies .....	149	152
Assets .....	\$ 361,680,531 03	\$ 407,214,018 46
Liabilities, except capital .....	190,724,803 60	208,954,192 82
Capital .....	69,906,700 00	72,234,066 66
Surplus .....	101,049,027 43	126,025,758 98
Premiums received, fire .....	182,012,172 18	194,076,567 70
Premiums received, marine .....	7,866,673 75	9,629,618 41
Total receipts .....	207,540,101 80	226,596,769 70
Losses paid, fire .....	99,702,805 06	94,148,933 19
Losses paid, marine .....	5,285,975 43	4,848,827 68
Dividends paid .....	9,188,453 81	10,114,890 48
Total disbursements .....	192,903,750 83	192,641,762 23
Risks in force .....	27,310,429,331 09	30,077,175,340 11

## FOREIGN COMPANIES.

	1908	1909
Number of companies .....	43	44
Assets .....	\$ 107,720,928 13	\$ 115,150,270 19
Liabilities, except capital .....	69,443,759 10	72,623,049 10
Deposit capital .....	13,220,441 57	13,790,445 35
Surplus .....	25,056,727 46	28,736,775 74
Premiums received, fire .....	66,566,787 56	71,286,741 75
Premiums received, marine .....	5,794,718 07	6,664,406 70
Total receipts .....	76,969,590 33	82,733,531 38
Losses paid, fire .....	36,701,195 15	33,649,384 86
Losses paid, marine .....	3,417,144 65	3,751,261 87
Total disbursements .....	67,446,290 05	65,715,451 59
Risks in force .....	10,123,157,685 44	10,696,331,849 85

## MUTUAL COMPANIES OF THIS STATE.

	1908	1909
Number of companies .....	11	13
Premiums or deposit notes .....	\$ 8,064,975 08	\$ 8,764,032 48
Other assets .....	2,455,310 38	2,663,733 75
Total resources .....	10,540,285 46	11,427,766 23
Cash liabilities .....	1,020,841 41	1,135,649 11
Premiums received .....	1,284,045 13	1,229,190 58
Total receipts .....	1,401,776 15	1,683,697 59
Losses paid .....	714,065 41	805,652 32
Total disbursements .....	1,301,296 21	1,506,196 60
Risks in force .....	130,923,639 14	148,586,947 85

## MUTUAL COMPANIES OF OTHER STATES.

	1908	1909
Number of companies.....	15	15
Premium or deposit notes.....	\$ 20,130,953 95	\$ 21,017,053 77
Other assets.....	5,873,495 34	6,428,936 61
Total resources.....	26,004,449 29	27,445,990 38
Cash liabilities.....	3,025,957 56	3,131,597 10
Premiums received.....	4,999,216 25	5,108,519 77
Total receipts.....	5,261,381 84	5,364,430 14
Losses paid.....	1,720,737 88	1,534,802 01
Total disbursements.....	5,042,983 37	4,962,008 04
Risks in force.....	475,620,260 30	498,135,235 89

## MUTUAL DISTRICT, COUNTY AND TOWNSHIP FIRE, DISTRICT AND COUNTY WIND-STORM AND TORNADO INSURANCE COMPANIES.

The following named companies have been granted charters during the year, and up to the date of this report, under the laws providing for the incorporation of such companies:

Name of Company.	Location.	Date of Charter.
Harmony Mutual County.....	Carthage.....	Nov. 29, 1909.....
United Grangers Mutual.....	Fairfield.....	April 22, 1909.....

Two township mutual fire insurance companies retired from business during the year, viz.:

Name of Company.	Location.	Date of Charter.
Harmony Township Mutual.....	Carthage.....	Jan. 26, 1884.....
Forrester Township Mutual.....	Forrester.....	Feb. 19, 1877.....

The following abstracts, compiled from the reports of the different companies, show the amount of business transacted for the year 1909, as compared with the preceding year:

## DISTRICT FIRE COMPANIES.

	1908	1909
Number of companies.....	12	12
Risks written during the year.....	\$ 6,029,029 00	\$ 6,681,342 00
Assessments collected during the year.....	40,683 53	53,510 94
Total income from all sources.....	47,140 77	60,215 88
Losses paid.....	41,530 73	40,009 85
All other expenditures.....	9,824 77	10,528 09
Total expenditures.....	51,355 50	50,537 94
Cash assets.....	148,144 85	159,824 47
Liabilities.....	2,161 00	2,014 50
Risks in force at end of year.....	28,652,002 09	29,917,937 19
Assessments on each \$100 at risk.....	14	17
Losses paid on each \$100 at risk.....	15	13
Number of risks written.....	3,104	3,284
Number of risks in force December 31.....	16,445	16,525

## COUNTY FIRE COMPANIES.

	1908	1909
Number of companies .....	61	63
Risks written during the year .....	\$23,166,785 83	\$24,068,424 43
Assessments collected during the year .....	167,551 57	200,473 18
Total income from all sources .....	201,850 25	240,131 03
Losses paid .....	142,045 11	167,993 30
All other expenditures .....	58,072 17	69,317 13
Total expenditures .....	200,117 28	237,310 43
Cash assets .....	58,731 52	64,966 17
Liabilities .....	31,476 83	45,295 38
Risks in force at end of year .....	88,604,341 69	97,462,179 30
Assessment rate on each \$100 at risk .....	19	21
Losses paid on each \$100 at risk .....	16	18
Number of risks written .....	16,085	16,313
Number of risks in force December 31 .....	63,605	67,734

## TOWNSHIP FIRE COMPANIES.

	1908	1909
Number of companies .....	145	143
Risks written during the year .....	\$ 30,269,892 51	\$ 29,107,062 38
Assessments collected during the year .....	228,690 11	215,407 85
Total income from all sources .....	256,201 04	242,977 83
Losses paid .....	183,680 77	166,032 07
All other expenditures .....	61,809 64	67,082 07
Total expenditures .....	245,490 41	233,114 14
Cash assets .....	144,220 92	156,009 18
Liabilities .....	29,478 99	23,811 91
Risks in force at end of year .....	122,193,489 09	124,345,747 87
Assessment rate on each \$100 at risk .....	19	18
Losses paid on each \$100 at risk .....	15	13
Number of risks written .....	18,006	17,081
Number of risks in force December 31 .....	77,413	76,636

## SUMMARY OF ALL MUTUAL FIRE COMPANIES.

	1908	1909
Number of companies .....	218	218
Risks written during the year .....	\$ 59,465,707 34	\$ 59,856,828 81
Assessments collected during year .....	436,925 11	469,391 97
Total income from all sources .....	505,201 06	543,324 74
Losses paid .....	367,256 61	374,035 22
All other expenditures .....	129,706 58	146,927 29
Total expenditures .....	496,963 19	520,962 51
Cash assets .....	351,097 29	383,799 82
Liabilities .....	63,116 82	71,121 79
Risks in force at end of year .....	239,449,832 87	251,725,864 36
Assessment rate on each \$100 at risk .....	18	18
Losses paid on each \$100 at risk .....	15	15
Number of risks written .....	37,195	36,678
Number of risks in force December 31 .....	157,463	160,895

## COUNTY WINDSTORM COMPANIES.

	1908	1909
Number of companies .....	5	5
Risks written during year to October 1.....	\$ 770,140 00	\$ 782,964 00
Total income from all sources.....	1,991 15	3,457 28
Losses paid.....	582 91	2,575 86
All other expenditures.....	1,449 75	824 27
Total expenditures.....	2,032 66	3,400 13
Cash assets.....	577 68	739 20
Liabilities.....	147 00	233 44
Risks in force at end of year, October 1.....	2,793,363 00	2,919,674 00
Number of risks written.....	621	577
Number of risks in force October 1.....	2,413	2,588

## DISTRICT MUTUAL WINDSTORM, CYCLONE OR TORNADO COMPANIES.

	1908	1909
Number of companies .....	8	8
Risks written during year.....	\$ 5,160,418 00	\$ 7,125,316 00
Total income from all sources.....	12,855 30	28,286 77
Losses paid.....	4,890 62	14,636 72
All other expenditures.....	4,849 49	13,607 79
Total expenditures.....	11,545 21	28,244 51
Cash assets.....	13,079 45	13,212 01
Liabilities.....	1,059 73	932 58
Risks in force at end of year.....	18,832,870 00	22,188,049 00
Number of risks written.....	3,032	4,023
Number of risks in force December 31.....	12,351	13,913

## GENERAL REMARKS.

The combined figures from the statements of all the companies, other than the district, county and township mutuals, reporting to this department show that while in 1908 the companies paid losses equaling 39 cents on each \$100.00 of risks in force at the end of the year, in 1909 the losses paid during that year equalled 36 cents on each \$100.00 of risks in force.

In 1908 the losses paid equalled 55 cents on each \$1.00 of premiums received, while in 1909, they equalled 41 cents on each \$1.00.

During 1909, the amount of premiums received by all companies was seven per cent more than the premiums received in 1908, while the amount of losses paid during the year was 6 per cent less than the amount paid in 1908.

The aggregate capital of all the companies included in this report is \$2,997,370.44 in excess of the amount of the capital of the companies as shown in the last report.

The amount of total admitted assets shows an increase of \$54,264,-045.47, and the total surplus of assets over all liabilities an increase of \$29,260,598.66.

The excess of income over disbursements of all companies during 1909, was \$51,786,883.13 as against excess of income of \$24,062,392.09 in 1908.

It is to be noted in this connection that the number of companies included in this report are five more than the number included in the last report.

The net surplus of all joint stock and foreign companies was shown in the last report to be 149.40 per cent of capital, while this year it is shown to be 182.80 per cent of capital.

The total income of all the joint stock foreign and mutual companies doing a general business, was \$319,453,841.84 during 1909, of which \$290,811,854.62 was received from premiums. Of this amount they expended for losses 43.85 per cent of total income, or 48.16 per cent of total premiums. For expenses 39.62 per cent of total income, or 43.51 per cent of premiums. For dividends to stockholders of stock companies, and policy holders of mutual companies 3.20 per cent of total income, or 3.51 per cent of premiums. The following table is of interest as showing the percentages for the past six years:

	1904	1905	1906	1907	1908	1909
Percentages of premiums to total income.....	93.06	92.77	89.59	93.04	92.17	91.02
Percentages of losses to total income.....	56.55	44.75	84.49	43.59	50.63	43.85
Percentages of losses to premiums received.....	60.76	48.24	94.30	46.85	54.93	48.16
Percentages of expenses to total income.....	33.81	34.13	34.71	40.87	36.99	39.62
Percentages of expenses to premiums received.....	36.33	36.79	38.74	43.87	40.05	43.51

The above figures and percentages are based on the combined figures of both fire and marine business. Dividends are excluded in computing expenses, and commissions are included.

The amount of insurance reported written in this State during 1909 by the companies included herein, was \$1,927,623,695.09 being \$124,-664,065.09 in excess of the amount written in 1908.

The total premiums received on business in this State by all the companies reporting amounts to \$22,614,386.48, which is \$1,166,997.91 in excess of the amount reported as received during 1908.

The total amount of losses incurred in this State is shown to be \$10,-379,412.65, which is \$2,026,680.60 less than the amount reported as incurred during 1908.

Computing the expenses of conducting the business at 33 per cent of premiums received, there is shown to have been an apparent profit to companies on their business in this State during 1909 of \$4,774,-737.89. The profit on the same basis shown on the business of 1908 was \$5,479,452.36. The average premium rate charged on fire business in this State last year was \$1.24 on each \$100.00 of risks written. The average premium rate shown for 1908 was \$1.20. The ratio of losses

incurred was 49 cents on each \$100.00 of risks written and 43 cents on \$100.00 of premiums received. The corresponding ratios were 54 cents and 47 cents respectively for 1908.

### EXAMINATIONS.

Since the date of the last report examinations have been made of the following named fire insurance companies, either in the matter of incorporation, upon application for admission, or to ascertain their financial condition:

Assured's National Mutual Fire, Decatur, Ill.  
 Calumet Insurance Company, Chicago, Ill.  
 Central National Fire, Chicago, Ill.  
 British America Assurance Company, Toronto, Canada.  
 Joliet Mutual Fire, Joliet, Ill.  
 Illinois National Fire, Springfield, Ill.  
 Millers' Mutual Fire Insurance Association, Alton, Ill.  
 Millers' National Insurance Company, Chicago, Ill.  
 Western Assurance Company, Toronto, Canada.

Not since the life insurance investigation of 1905, has there been so much agitation and unrest concerning insurance matters as within the past twelve months.

Fire insurance, with special reference to the State supervision of fire rates and kindred subjects, has been the theme of daily comment in the newspapers and magazines.

The result of this discussion and the consequent publicity should be of benefit and will be so, unless legislatures and insurance departments are led into ill advised action, and learn too late that the chief difficulty lies with the causes which produce fire rates rather than with the rates themselves.

Since the last report made by this department, the office of fire marshal has been created by Act of the General Assembly.

The law took effect July 1, 1909, but no funds were available under the Act until February 1, 1910.

The appointment by you of Mr. C. J. Doyle as State Fire Marshal has met with the hearty approval of the public, insurers and insured; and it is believed that the vigorous and efficient administration of this office will do very much to improve insurance conditions, reduce the fire waste in Illinois, and produce, in the near future, a corresponding reduction in the premium charge.

The question of fire insurance rates and the relation of the State to rates and rate making, is forcing itself upon the attention of legislatures and departments, and properly enough is demanding consideration and solution.

The fire insurance charge in Illinois alone is more than \$25,000,000.00 and is of sufficient importance to merit the best thought and most careful consideration of law makers.

A number of important fire insurance rate bills were introduced in the last General Assembly, and, believing that investigation should precede action, and while these measures were pending, the Legislature by

appropriate joint resolution, referred the whole question of State control of fire rates to a commission to be appointed by the Governor, making a suitable appropriation for the expense of the commission, and providing for such powers as would insure the performance of its purpose.

The commission was appointed by you and is composed of men of high character and ability, whose business and underwriting experience guarantee a thorough investigation and an intelligent and valuable report.

The commission has taken a considerable amount of important testimony at its meetings in Chicago and elsewhere and its work is not yet finished. Its report when given to the next General Assembly, will have a very important bearing upon the vexed question of State supervision of rates and rate making, and will undoubtedly influence action upon this subject not only in Illinois but in other states.

At the request of the commission, this department has furnished such assistance and cooperation as has been possible.

A general reduction in the charge for fire insurance is certainly a result desirable from any standpoint, but conservative State officials, as well as experienced underwriters, appear generally agreed that such reduction must come largely from an improvement in the fire hazard or no very substantial relief can be hoped for.

It is seriously to be doubted whether the rate making authority should be taken from the insurance companies and vested in the State, and experiments looking to this end have not so far been sufficiently successful to warrant further adoption of this plan of State regulation.

If State supervision should be enlarged, so that there might be lodged in the insurance department power to hear and determine questions of discrimination, to require that rates be fairly applied as to individual risks or perhaps classes of risks; it would very likely accomplish much good and seems to be as far as State control or regulation of fire rating should now be extended.

Section 21 of the Act of 1889 requires the insurance superintendent to establish a classification of risks into any number of classes, not less than four, according to hazard, also that the superintendent shall require companies to report the number of policies and aggregate amount at risk in each class in the State of Illinois.

I am informed that there has never been any attempt at compliance with this law by the department until this year, but being advised that the Act is mandatory, the department has recently established four classes and asked for the information prescribed by the Act, and for such other statistics as seemed necessary.

It is not believed that the information when received will be of any particular value, because no classification which includes only a single state furnishes a proper basis for an experience table in any way reliable.

The result of operation over the entire field, not a single state, would be necessary to produce any profitable or practical results.



I believe that the fire insurance companies could, by the selection and education of a higher grade of agents, materially reduce the fire loss, and thus assist in bringing about a reduction in rates.

Certainly all local agents should take sufficient interest in their business, in behalf of their companies and clients, to procure the requisite knowledge and information necessary to be able to point out to the insured how, by more careful methods of construction of buildings, by the elimination and removal of rubbish, and by lessening the danger from needless exposures, much of the present enormous fire waste could be prevented, and rates correspondingly lowered.

An increase in the standard of efficiency of agents of fire companies can be brought about only by these corporations, and the department is gratified to know that a campaign of education along the lines indicated above is being made by the companies, not only in behalf of their agents, but also for the insuring public.

TABLE No. 1.

*Detailed Statement of Assets of Each Fire and Fire-Marine Insurance Company Complying with the Insurance Laws of Illinois, as Shown by Their Annual Statements for the Year Ending Dec. 31, 1909.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest and rents due and accrued.	Agents' balances and bills receivable.	All other assets less special deposits.	Total admitted assets.
American National..... Rock Island	.....	.....	\$383,478 25	.....	\$ 3,069 01	\$ 5,605 81	\$ 60,407 25	\$ 100 00	\$462,558 32
Calumet..... Chicago	.....	\$ 15,000 00	595,481 25	.....	223,322 39	7,638 23	74,989 10	—0,382 82	907,048 15
Central National..... Chicago	.....	38,750 00	247,042 61	.....	117,985 91	3,396 11	25,218 56	.....	432,043 19
Federal Union..... Chicago	.....	34,000 00	100,644 10	.....	29,472 78	1,157 64	33,870 58	990 00	200,135 10
Forest City..... Rockford	.....	606,975 00	66,289 20	\$ 3,500 00	46,120 76	17,159 70	70,715 00	.....	810,739 66
German..... Peoria	.....	203,825 00	263,430 00	4,569 15	40,362 95	5,451 63	53,584 62	.....	766,223 35
Ins. Co. State of Ill..... Rockford	.....	792,220 42	55,375 00	54,550 00	91,277 51	13,359 93	149,263 22	3,924 46	1,160,000 54
Metropolitan..... Chicago	.....	.....	213,902 50	.....	26,547 72	3,618 32	51,369 09	567 00	296,004 63
National Brewers..... Chicago	.....	.....	302,670 00	.....	26,848 06	5,162 90	5,627 57	.....	340,308 53
Totals.....	\$100,000 00	\$1,660,770 42	\$2,238,290 91	\$62,619 15	\$604,707 09	\$62,550 27	\$530,274 99	—\$3,801 36	\$5,375,411 47

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Adirondack..... N. Y.	\$400,000 00	.....	\$ 302,900 00	.....	\$ 87,206 65	\$ 3,125 00	\$ 53,683 94	—\$10,800 00	\$ 436,015 59
Aetna..... Conn.	68,612 01	.....	14,774,601 39	.....	1,506,882 37	69,202 02	1,309,424 55	.....	18,062,110 33
Agricultural..... N. Y.	75,000 00	.....	1,868,453 75	\$353,700 75	289,009 69	38,209 77	282,306 37	2,478 90	3,470,509 30
Albany..... N. Y.	24,000 00	.....	596,050 00	.....	27,711 37	5,199 29	39,466 60	2,029 07	939,156 33
Alleghenia..... Pa.	.....	.....	293,090 00	18,000 00	129,679 85	17,223 00	98,699 21	.....	1,465,180 06
Alliance..... Pa.	.....	.....	1,376,410 00	.....	112,765 68	9,272 90	132,494 07	.....	1,630,753 65
American..... N. J.	469,400 00	.....	5,391,060 75	.....	364,523 60	76,071 69	683,745 64	—51,500 00	8,483,826 68
American Central..... Mo.	.....	29,900 00	4,390,934 25	440,000 00	181,815 23	24,641 60	494,901 43	—40,500 00	5,501,692 51
American Drugists..... Ohio	.....	.....	252,825 38	.....	14,293 59	4,057 58	6,354 65	—20,000 00	257,501 20
Assurance Co. of America..... N. Y.	.....	.....	377,475 00	.....	6,154 20	3,240 20	16,420 23	.....	403,289 95

Table No. 1—Continued.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest and rents due and accrued.	Agents' balances and bills receivable.	All other assets, less special deposits.	Total admitted assets.
Atlas.....	\$ 202,510 00	\$134,851 65	\$ 45 00	.....	\$ 63,280 87	\$ 3,334 83	\$ 29,536 57	\$ 1,107 06	\$ 434,666 00
Austin.....	14,056 50	400,996 33	.....	.....	32,009 15	9,509 41	28,852 33	3,482 56	488,906 28
Ben Franklin.....	84,106 34	664,070 00	.....	.....	38,279 22	10,818 96	62,711 46	200 00	860,185 96
Boston.....	40,000 00	720,100 00	.....	.....	384,680 36	23,587 78	503,299 63	-6,148 87	6,256,379 15
Buffalo Commercial.....	3,500 00	145,215 00	.....	.....	100,513 11	2,579 94	45,126 57	.....	682,064 62
Buffalo German.....	352,048 85	377,700 00	.....	.....	231,306 24	10,333 12	78,145 64	.....	2,448,055 61
California.....	100,000 00	237,500 00	.....	.....	88,779 58	12,781 90	153,292 77	1,575 00	1,125,418 75
Camden Fire Insurance Assn.....	47,700 00	645,299 83	.....	.....	45,807 45	22,896 78	182,369 51	100 00	2,322,098 47
Capital.....	87,200 00	87,532 55	.....	.....	40,447 26	5,563 95	67,176 57	-9,480 41	829,051 92
Citizens.....	.....	77,200 00	.....	.....	150,531 16	9,868 41	97,193 81	789 72	853,385 80
Citizens.....	.....	121,799 40	.....	.....	3,081 77	3,489 22	26,153 09	-10,100 00	363,483 48
City of New York.....	.....	.....	.....	.....	639,980 85	3,145 83	95,231 18	6,380 20	1,434,223 06
Colonial Assurance.....	.....	.....	.....	.....	29,221 67	1,566 86	6,166 72	.....	334,955 05
Columbia.....	.....	.....	.....	.....	69,887 73	6,668 31	31,962 98	-29,400 00	673,964 03
Commerce.....	70,000 00	29,100 00	.....	.....	32,542 18	3,633 95	32,090 25	.....	669,837 13
Commerce Union.....	.....	.....	.....	.....	15,679 41	5,122 05	91,834 71	.....	791,968 17
Commonwealth.....	.....	343,200 00	.....	.....	35,698 72	8,483 21	87,320 60	.....	2,108,185 03
Concordia.....	7,000 00	697,575 00	.....	.....	70,444 70	16,056 66	218,638 83	7,613 35	1,546,820 83
Connecticut.....	253,800 00	915,750 00	.....	.....	39,336 72	6,668 31	362,867 68	-110,000 00	6,846,215 49
Continental.....	1,200,000 00	2,700 00	.....	.....	3,944,915 01	154,855 07	839,837 95	.....	22,332,787 04
Cooper.....	24,500 00	.....	.....	.....	38,371 02	3,440 12	22,458 38	.....	663,529 52
County of Philadelphia.....	72,065 00	182,700 00	.....	.....	61,470 56	9,202 18	83,328 48	2,613 69	1,179,080 41
Delaware.....	200,000 00	89,500 00	.....	.....	228,446 34	17,807 38	418,399 90	-35,862 50	2,221,654 37
Detroit Fire and Marine.....	232,889 78	707,474 23	.....	.....	54,208 36	25,949 25	77,914 97	.....	2,032,831 22
Dixie.....	100,000 00	249,820 23	.....	.....	53,984 01	17,339 59	120,053 27	-30,139 56	1,305,267 54
Dubuque Fire and Marine.....	3,000 00	694,727 36	.....	.....	60,592 24	21,783 03	75,459 21	4,968 72	1,176,490 56
Dutchess.....	15,000 00	25,300 00	.....	.....	75,074 03	2,173 69	40,142 51	.....	684,545 23
Eastern.....	.....	206,160 00	.....	.....	72,617 35	6,832 22	44,841 44	.....	404,171 01
Empire City.....	.....	144,000 00	.....	.....	101,406 28	3,669 59	86,992 60	.....	767,201 97
Equitable Fire and Marine.....	110,000 00	135,750 00	.....	.....	63,523 84	6,106 48	168,076 66	.....	1,371,781 48

Eureka Fire and Marine.....	Ohio	5,000 00	311,983 31	2,640 00	20,404 37	43 80	22,110 54	19,041 39	371,172 02
Farmers and Merchants.....	N.Y.	143,560 00	224,680 00	.....	34,228 89	4,480 38	130,180 48	25,311 42	612,928 77
Federal.....	N.Y.	1,000 84 00	1,000 84 00	.....	486,650 09	20,982 07	233,398 50	48,760 00	2,432,062 06
Fidelity.....	N.Y.	3,000 00	3,000 00	.....	496,078 73	82,368 30	166,910 35	16,914 28	4,069,361 44
Fire Association of Phila.....	Pa.	304,025 00	4,882,117 50	147,716 45	402,500 46	82,368 30	666,985 91	.....	8,506,744 33
Firemen's.....	N.J.	212,245 90	2,524,618 00	.....	201,491 52	33,053 88	267,245 75	5,007 74	5,185,087 79
Freeman's Fund.....	Cal.	557,442 39	4,559,917 78	233,450 00	546,376 33	66,080 94	892,218 49	84,587 52	4,581,461 75
Franklin.....	N.Y.	157,000 00	2,477,863 00	.....	7,162 86	1,532 86	219,323 32	19,046 25	2,974,464 43
Franklin.....	D.C.	73,880 00	38,046 10	.....	8,310 39	3,771 57	232 50	.....	384,860 56
Freelholders.....	Kan.	314,212 00	.....	1,500 00	9,966 34	5,649 78	22,065 82	.....	333,986 94
Georgia Home.....	Ge.	122,500 00	675,688 90	44,600 00	63,078 23	2,833 86	151,303 43	751 96	1,201,015 63
German Alliance.....	N.Y.	48,000 00	1,349,226 00	.....	30,291 33	6,882 50	140,297 30	.....	1,581,067 13
German-American.....	N.Y.	64,243 22	282,715 00	2,186 00	37,711 00	6,882 50	150,253 00	200 00	687,094 24
German-American.....	N.Y.	1,687,389 65	167,000 00	.....	765,114 64	57,349 99	1,261,944 25	.....	16,162,229 53
German-American.....	Pa.	7,300 00	19,065 00	24,700 00	58,142 13	9,805 02	23,835 45	.....	615,212 60
German.....	Pa.	150,000 00	114,732 00	121,663 52	69,578 23	11,700 74	117,927 36	8,032 44	1,110,788 01
German.....	Ind.	91,862 05	12,337 08	.....	123,392 47	6,512 54	45,862 89	.....	618,182 00
German.....	W.V.	106,350 00	430,370 00	.....	21,736 71	28,213 11	360,360 12	.....	670,760 14
Germania.....	N.Y.	75,000 00	4,347,314 75	.....	588,405 82	24,706 48	477,886 36	20,900 00	6,541,428 83
Glard Fire and Marine.....	Pa.	274,260 00	1,714,473 00	28,740 00	70,857 89	24,706 48	123,491 11	32,122 40	2,413,068 83
Glens Falls.....	N.Y.	38,482 01	2,509,670 00	.....	719,807 15	27,482 59	229,679 00	25,000 00	5,072,415 75
Globe and Rutgers.....	N.Y.	72,945 00	4,201,883 00	.....	210,222 57	14,580 81	594,928 46	14,367 13	5,177,134 99
Granite State.....	N.H.	42,000 00	4,001,360 50	.....	65,402 00	28,532 70	79,839 87	1,127 95	1,106,313 65
Hanover.....	N.Y.	1,129,473 00	3,100,422 00	.....	128,482 66	28,532 70	306,823 82	47,177 71	4,710,119 57
Hartford.....	Conn.	897,500 00	17,714,473 00	13,000 00	1,161,030 49	209,061 89	2,645,448 50	.....	23,065,700 61
Hawkeye.....	Ia.	595,236 28	103,087 11	.....	81,792 36	13,528 35	119,878 89	.....	884,593 00
Hone.....	N.Y.	1,543,862 04	22,877,088 33	.....	1,532,444 43	.....	1,294,847 46	.....	27,307,672 28
Humboldt.....	Pa.	59,246 36	21,321 88	22,125 00	69,699 50	13,615 84	72,737 34	890 16	1,001,663 77
Imperial.....	Cal.	159,000 00	229,042 80	.....	27,799 50	3,516 98	24,591 75	10,500 00	433,421 33
Ins. Co. of North America.....	Pa.	364,410 00	9,865,666 80	.....	1,134,635 85	60,904 34	1,404,780 27	224,535 32	13,069,665 45
Insurance Co. of State of Pa.....	Pa.	275,541 48	538,673 00	.....	53,972 46	3,794 83	141,757 16	6,245 14	1,019,984 07
International.....	Tex.	.....	259,662 00	.....	69,856 46	3,108 88	5,149 86	.....	357,777 43
International.....	N.Y.	.....	1,651,880 00	.....	75,494 41	16,706 36	22,038 44	.....	1,706,607 16
Jefferson.....	Ia.	65,000 00	877,062 50	.....	75,494 41	12,123 83	12,123 83	.....	177,061 66
Liverpool & London & Globe N.Y.....	N.Y.	50,000 00	603,900 00	8,197 45	116,230 93	4,008 20	78,825 38	.....	882,984 81
Louisville of Kentucky.....	N.Y.	6,314 68	173,370 00	.....	31,395 01	3,795 29	25,064 02	.....	233,283 79
Lumber.....	N.Y.	87,900 00	399,550 00	10,000 00	4,115 59	20,974 31	70,864 27	140,520 00	573,206 77
Lumbermen's.....	Pa.	140,875 00	1,384,525 00	.....	26,474 24	50,737 23	49,106 38	.....	1,703,436 52
Mechanics.....	Pa.	74,820 00	735,662 50	134,000 00	51,016 13	10,564 73	.....	5,218 97	1,318,988 72

Table No. 1—Continued.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest and rents due and accrued.	Agents' balances and bills receivable.	All other assets less special deposits.	Total admitted assets.
Mechanics and Traders	\$ 23,500 00	\$ 700 00	\$1,030,848 00		\$ 7,877 49		\$122,368 21	\$ 100 00	\$1,185,393 70
Mercantile Fire and Marine		67,800 00	300,500 00		29,383 59	\$ 3,838 08	49,704 74	1,097 02	452,321 43
Michigan Commercial	14,824 84	518,056 00	324,999 50		237,175 75	15,405 91	108,284 81	-15,282 50	1,293,494 31
Richigan Fire and Marine	77,953 35	498,196 08	555,612 00		67,723 11	11,442 98	100,524 82	2,540 68	1,301,993 02
Milwaukee German		130,700 00	40,850 00		104,458 35	2,541 39	11,969 26		290,519 00
Milwaukee Fire		338,777 00	398,962 50		37,298 68	6,451 26	41,884 55	100 00	823,373 99
Milwaukee Mechanics	55,750 00	1,267,535 00	1,522,755 43	\$ 21,000 00	124,864 62	33,229 50	225,755 77	2,043 17	3,252,453 49
Monongahela	24,000 00	329,700 00	27,150 00	3,500 00	132,427 90	8,578 52	61,087 42		606,443 84
Nassau			661,192 00		69,502 40	2,475 84	96,969 77	1,206 04	831,346 05
National	581,687 87	662,668 00	6,867,817 50		406,317 59		700,216 29	-232,500 00	9,096,207 25
National			205,113 75		8,068 96	133 30	9,530 12		222,866 13
National	14,316 63	1,431,343 10	5,455 00	161,516 00	128,775 30	27,761 44	94,331 13	7,755 33	1,859,252 93
National Fire and Marine	1,920 00	31,100 00	243,900 34		29,115 20	1,242 55	89,198 75		396,473 84
National Lumber			239,186 50		128,735 90	1,863 75	40,010 49	1,256 53	409,062 07
National Union		608,972 00	1,701,308 00	155,000 00	249,732 66	22,241 60	330,907 24		3,068,161 50
Newark	150,000 00	268,250 00	553,227 50		24,968 49	9,423 87	51,143 64		1,075,013 50
New Brunswick	132,362 00	103,752 56	291,241 25		43,960 98	2,464 91	79,775 77	100 00	653,557 38
New Hampshire	105,950 00	171,850 00	4,374,703 38		186,067 16	40,321 74	302,271 10	12,834 08	5,196,017 46
Niagara		672,000 00	4,101,737 50		831,981 51	42,466 67	474,573 16	-46,560 00	6,076,098 84
North British and Mercantile			1,431,710 00		20,356 06	10,317 00	49,004 87	500 00	1,511,887 93
Northern			1,032,300 00		77,721 66	89,845 10			1,199,866 76
North River		823,600 00	813,287 50	25,690 00	229,061 11	16,432 40	281,833 99	-20,125 00	2,169,800 00
Northwestern	25,000 00	353,725 00	1,000 00		69,815 60	7,364 82	22,313 38	18,575 13	497,793 93
Northwestern National	186,050 23	1,206,200 00	3,650,437 50		219,812 25	27,240 99	245,262 43		5,534,993 40
Old Colony	900 00	94,500 00	666,186 25		40,179 97	3,607 50	76,238 94		881,612 66
Orient			2,284,921 25		260,558 27	30,447 17	246,673 06	-36,100 00	2,854,186 12
Pacific			736,575 00		19,245 50	3,246 23	58,469 60		847,566 38
Pelican Assurance			551,442 25		52,070 23	5,617 78	37,300 76	447 29	646,578 33
Pennsylvania		208,600 00	5,986,138 00	200,000 00	144,401 40	76,460 10	570,869 60		7,286,419 10
Peoples National	141,000 00	453,450 00	1,465,066 62	123,323 00	287,546 96	28,253 46	130,778 82		2,468,409 86

Peter Cooper	N. Y.	30,500 00	376,634 00	.....	2,498 46	55,839 67	.....	131,633 50	502,205 24
Phoenix	N. Y.	528,500 00	6,738,212 00	.....	16,535 61	918,202 17	.....	170,140 00	9,741,699 49
Phoenix	Conn.	141,013 38	8,121,703 00	15,200 00	70,283 91	828,628 04	.....	170,140 00	9,741,699 49
Pittsburg	D. C.	53,000 00	9,100 00	3,260 00	18,931 91	21,880 04	.....	113 14	343,229 24
Potomac	D. C.	25,075 00	34,500 00	.....	28,468 51	2,094 09	.....	113 14	344,719 71
Providence-Washington	R. I.	.....	2,847,395 00	.....	130,200 70	17,773 39	.....	1,086 12	3,438,546 21
Queen Ins. Co. of America	N. Y.	65,000 00	7,427,983 39	.....	382,854 25	66,355 72	.....	576,452 49	8,042,662 83
Queen City	S. D.	178,248 91	.....	79,448 73	37,966 69	10,862 82	.....	10,000 00	357,962 55
Reliance	R. I.	117,200 00	1,100,932 00	.....	113,222 32	15,390 50	.....	1,035 00	1,630,883 70
Rhode Island	R. I.	.....	132,985 00	.....	72,540 65	8,845 50	.....	.....	1,001,214 76
Richmond	N. Y.	185,950 00	814,540 00	.....	28,997 33	2,146 81	.....	.....	2,546,723 10
Rochester German	N. Y.	224,015 00	1,099,704 50	6,000 00	307,965 13	13,351 82	.....	.....	3,177,811 05
St. Louis	Mo.	1,600 00	208,396 50	7,500 00	32,633 80	29,164 35	.....	.....	2,032,517 36
St. Paul Fire and Marine	Minn.	572,610 00	4,607,703 04	.....	345,982 19	36,571 08	.....	.....	6,118,732 76
Seaboard Fire and Marine	Tex.	39,430 26	276,782 00	.....	71,646 41	6,989 08	.....	.....	424,886 65
Security	Conn.	166,700 00	1,880,007 00	68,000 00	81,574 16	13,351 82	.....	.....	2,546,723 10
Security	Pa.	10,502 62	6,000 00	.....	24,624 73	10,443 76	.....	.....	388,840 00
Security	Ohio	.....	323,312 88	1,640 00	20,115 05	9 50	.....	.....	364,823 51
Shawnee	Kan.	50,000 00	442,545 24	2,000 00	67,998 94	15,368 27	.....	.....	1,449,432 70
Springfield Fire and Marine	Mass.	300,000 00	6,961,790 00	6,000 00	801,888 39	47,155 05	.....	.....	9,538,460 23
Spring Garden	Pa.	58,925 00	2,495,032 50	.....	143,967 65	30,282 75	.....	.....	3,177,811 05
Standard	Pa.	120,550 00	79,400 00	.....	25,854 01	5,021 91	.....	.....	202,517 36
State	Neb.	233,870 00	.....	.....	34,473 37	5,351 45	.....	.....	378,064 15
Stuyvesant	N. Y.	14,000 00	956,862 00	.....	39,170 12	168,089 15	.....	.....	1,171,518 75
Sun	La.	40,000 00	1,128,241 25	.....	13,039 70	63,304 18	.....	.....	1,232,831 77
Tetonia	Pa.	30,700 00	25,860 00	.....	46,094 41	13,986 11	.....	.....	967,399 30
Tetonia	La.	70,000 00	694,243 00	.....	51,670 17	123,504 30	.....	.....	947,921 63
Texas National	Tex.	82,915 25	18,020 00	.....	42,104 12	1,658 87	.....	.....	154,865 90
Toronto Fire and Marine	Ohio	6,500 00	157,000 00	.....	31,221 75	2,249 96	.....	.....	221,203 55
Union of Philadelphia	Pa.	106,500 00	452,198 75	12,800 00	50,540 20	3,300 02	.....	.....	965,243 66
Union of Pittsburgh	Pa.	167,000 00	63,050 00	.....	14,048 94	3,358 16	.....	.....	260,585 21
United American	Wis.	176,675 00	.....	.....	6,921 28	1,662 76	.....	.....	194,679 13
United States	N. Y.	23,000 00	442,165 00	.....	30,125 27	2,352 59	.....	.....	529,841 71
Virginia Fire and Marine	Va.	73,540 29	1,232,032 00	.....	94,401 55	131,482 32	.....	.....	1,557,761 68
Virginia State	Va.	134,800 00	277,321 00	.....	28,122 86	4,091 82	.....	.....	578,638 84
Washington	Wash.	2,181 98	176,826 85	38,003 00	114,902 42	6,773 92	.....	.....	698,575 47
Waco	N. Y.	8,925 61	3,729,810 00	.....	220,260 45	7,571 26	.....	.....	4,482,134 06
Western	Pa.	169,450 00	595,254 10	1,316 97	51,270 73	80,483 53	.....	.....	921,109 04
Western Empire	Wash.	7,300 00	77,376 57	.....	64,621 84	5,492 77	.....	.....	264,023 50

Table No. 1—Continued.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest and rents due and accrued.	Agents' balances and bills receivable.	All other assets less special deposits.	Total admitted assets.
Western Reserve..... Ohio			\$ 387,862 41		\$ 25,310 54	\$ 3,210 82	\$ 65,440 16		\$ 481,823 93
Williamsburg City..... N. Y.	\$80,000 00	\$402,100 00	1,607,775 00		361,702 71	15,871 50	305,437 01	\$4,179 06	2,787,066 18
Winona..... Minn.		194,550 00	288,969 00		191,598 60	6,369 11	57,563 38		739,050 09
Totals.....	\$18,358,826 27	\$41,227,365 94	\$281,554,300 82	\$3,005,267 87	\$30,512,905 85	\$2,622,461 31	\$32,492,785 05	\$2,557,894 65	\$407,214,018 46

## III. FOREIGN COMPANIES—U. S. BRANCHES.

Aachen and Munich..... Ger.	\$ 85,000 00		\$1,921,935 00		\$ 127,853 23	\$ 22,684 16	\$ 169,942 96	—\$22,925 00	\$2,209,390 35
Atlas Assurance..... Eng.			1,685,955 00		144,522 41	17,397 50	280,545 12	—57,306 07	2,156,111 96
British American Assurance..... Can.			1,312,218 70		106,180 39	20,131 65	118,212 20	—35,681 32	1,521,159 62
British and Foreign Marine..... Eng.		\$ 17,000 00	999,276 00		66,248 13	13,080 54	290,427 00	19,317 17	1,405,298 84
Caledonian..... Scot.	525,000 00		1,219,890 00		135,445 96	7,773 75	194,723 26	—23,264 54	2,059,538 46
Cologne..... Ger.			919,060 00		236 62	11,810 00	170,266 09		1,101,402 71
Commercial Union Assu. Ltd..... Eng.	885,000 00	23,000 00	5,075,040 00		340,215 00	75,569 12	908,531 12		7,310,375 24
First Russian..... Rus.			789,000 00		61,792 06	5,160 00	20,310 82		876,262 88
General Marine..... Ger.			207,000 00		38,916 65	1,341 66	28,428 41		275,686 72
Hamburg Bremen..... Ger.			1,695,760 00	\$40,000 00	45,968 46	24,079 38	172,131 36		1,997,569 22
Indemnity Mutual Marine..... Eng.			436,700 00		7,308 02	4,950 00	45,970 53		494,928 55
Jakor..... Rus.			1,106,010 00		79,862 92	14,506 49	82,060 28		1,342,159 69
Law Union and Rock, Ltd..... Eng.			611,050 00		18,852 02	4,537 88	68,770 99	196 78	703,437 67
Liverpool & London & Globe..... Eng.	1,551,406 12	3,549,950 00	5,340,605 00		1,624,464 41	102,349 44	1,716,751 28	256 63	13,865,802 88
London Assurance Corporation..... Eng.			2,799,010 00		1,194,869 56	34,963 74	386,281 82	—58,927 36	3,316,187 73
London and Lancashire..... Eng.	350,000 00		2,451,040 00		590,071 39	38,868 51	432,398 69	—48,435 78	3,813,960 76
Mannheim..... Ger.			449,000 00		32,853 85	4,033 40	204,530 04		680,247 22
Marine, Ltd..... Eng.			734,650 00		64,900 24	6,361 77	179,202 84	9,806 77	993,920 12
Moscow..... Rus.			1,551,565 00		1,080,004 99	9,758 32	58,552 81		1,725,250 12
Munich..... Ger.			4,244,490 00		920,962 58		70,563 13		5,266,055 71

Northern Assurance..... Eng.	175,000 00	4,024,545 00	182,028 29	43,264 18	488,985 47	19,877 81	4,933,170 75
North British and Mer..... Eng.		7,031,636 98	332,000 86	78,156 72	778,323 79	—83,770 00	8,106,440 95
Norwich Union..... Eng.	35,000 00	2,063,907 00	178,818 21	21,117 07	262,221 38	2,766 51	2,384,830 87
Ocean Marine..... Eng.		255,760 00	139,337 08	2,716 67	335,322 38	—323 00	3,383,890 86
Palatine, Ltd..... Eng.		2,714,320 00	147,342 79	30,860 36	364,861 06	—46,800 00	3,200,914 84
Phoenix Assurance..... Eng.		2,787,966 00	178,381 23	37,094 88	387,517 89	7,221 05	3,398,181 05
Prussian National..... Ger.		1,489,435 00	51,693 82	15,632 05	187,201 71	—	1,788,492 48
Reliance Marine..... Eng.		327,210 00	174,868 29	2,068 75	88,860 40	2,782 82	1,788,492 48
Rossia..... Rus.		2,905,460 00	273,396 79	35,748 07	36,803 26	—	3,316,410 12
Royal..... Eng.	4,152,380 42	5,033,074 90	283,841 97	84,012 25	1,211,437 02	64,106 70	11,323,568 26
Royal Exchange Assurance..... Eng.		1,920,852 50	43,974 99	23,417 38	238,019 79	—50,920 00	2,175,344 64
Russian Reinsurance..... Rus.		1,860,000 00	87,350 07	6,740 81	259,555 05	—	1,916,832 86
Salamandra..... Rus.		1,530,180 00	82,124 90	19,610 84	279,253 05	—	1,911,372 89
Scottish Union and National..... Scot.	68,437 16	3,908,978 75	198,322 75	64,724 66	335,192 75	—52,500 00	4,796,632 00
See, Ltd..... Eng.		506,060 00	38,910 47	3,387 50	279,774 24	68,889 48	889,917 09
Skandia..... Sweden		1,075,204 75	168,262 55	10,341 68	65,373 93	—	1,319,182 91
Sovereign..... Can.		347,408 55	49,107 04	1,810 11	35,868 25	—	427,314 57
State Fire, Ltd..... Eng.		374,800 25	20,869 31	3,779 16	35,466 50	—	437,148 22
Sun Insurance Office..... Eng.	271,000 00	3,175,245 30	299,868 21	40,683 70	425,073 85	—	4,269,799 06
Svea Fire and Life, Ltd..... Sweden		898,960 00	227,480 82	9,860 85	127,067 19	—	1,263,838 86
Switzerland General..... Switz.		411,700 00	27,479 25	1,319 50	29,649 05	—	470,140 80
Thames and Mersey Marine..... Eng.		570,060 00	141 55	2,752 08	101,368 79	—21,400 00	653,342 42
Union Marine, Ltd..... Eng.		906,610 00	49,371 06	4,621 67	114,518 36	—	968,435 09
Western Assurance..... Can.		1,819,567 50	314,306 34	22,555 50	209,969 54	—31,544 51	2,334,883 37
Totals.....	\$8,066,133 70	\$4,508,625 00	\$7,873,300 42	\$985,776 86	\$11,755,308 54	—\$928,229 83	\$115,150,270 19

## IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers Mutual..... Addison	\$ 904 00	\$ 59,000 00	\$ 6,178 04	\$ 1,298 83	\$ 7,609 44	\$ 17 64	\$ 76,690 31
Assureds National Mutual..... Decatur			10,229 62		19,674 71		29,904 33
Behnen Mutual..... Chicago		7,500 00	2,760 76				10,260 76
Bloomington Mutual..... Bloomington			4,405 15		798 93		5,202 08
Coal Operators Mutual..... Springfield		\$ 69,512 14	10,545 05		6,067 57		86,124 76
Ill. Mut. F. Underwrit's Belvidere			6,352 32		1,809 95		9,179 91
Joliet Mutual..... Joliet		1,000 00	6,167 18		555 01		6,722 19
Millers National Fire Assn..... Alton	5,000 00		28,800 40	5,322 91	14,969 82		353,126 83
Millers National..... Chicago		132,550 00	106,800 11	25,529 67	63,419 67	—5,395 67	1,638,117 68
Mill Owners Mutual..... Chicago		5,000 00	13,889 40	1,935 77	5,145 53		124,710 70



Table No. 1—Concluded.

Name of Company.	Real estate owned by company.	Loans on bonds and mortgages.	Bonds and stocks owned by company.	Loans on collaterals.	Cash in office and in bank.	Interest and rents due and accrued.	Agents' balances and bills receivable.	All other assets, less special deposits.	Total admitted assets.
National Mutual Church..... Chicago		\$ 1,200 00	\$46,583 75		\$ 8,937 17	\$ 577 08	\$4,556 60	\$ 204 72	\$ 62,089 32
Pro action Mutual..... Chicago	\$8,063 81	88,973 25	62,515 27	\$6,000 00	47,946 78	2,453 09	8,003 70	2,340 01	228,374 91
Retail Merchants Assn... Springfield			2,400 00		24,758 63	40 61	8,060 73		35,259 97
Totals.....	\$13,997 81	\$294,223 25	\$1,900,388 76	\$8,700 00	\$271,399 61	\$37,157 96	\$140,699 66	—\$2,833 30	\$2,663,733 75

  

V. MUTUAL COMPANIES OF OTHER STATES.									
Central Manuf'rs Mutual..... Ohio	\$40,000 00	\$ 92,430 00	\$265,888 75		\$ 30,841 45	\$ 3,970 11	\$44,098 51		\$ 477,228 82
Cotton & Woollen Manuf'rs..... Mass			390,780 00		48,222 82	5,414 56	13,842 73		428,239 81
Farmers Fire..... Pa	41,000 00	220,781 34	482,270 35	\$101,500 00	130,471 17	9,250 58	58,336 92		1,043,610 36
Grain Dealers Nat'l Mutual..... Ind		54,700 00	50,000 00		27,963 12	1,696 73	3,989 22		138,029 07
Indiana Lumbermen's Mutual, Ind	21,274 17	131,000 00	56,185 35		8,384 37	2,974 72	10,300 67		230,319 26
Indiana Millers Mutual..... Ind	55,000 00	6,100 00	242,758 75	7,100 00	39,623 44	2,322 57	1,876 51		354,781 27
Industrial Mutual..... Mass			245,140 00		37,891 50	4,261 23	9,369 39		316,662 12
Keystone Mutual..... Pa			255,650 00		30,100 87	4,417 08	7,912 83		307,080 78
Marion Mutual..... Pa			223,090 00		32,943 58	3,061 40	7,905 44		266,700 42
Mercantile Mutual..... R. I.			282,497 50		20,761 14	770 83	8,441 32	—\$10,500 00	301,970 79
Michigan Millers Mutual..... Mich	12,000 00	142,630 00	311,073 96		279,882 92	12,188 83	121,135 89	—10,000 00	968,911 60
Ohio Millers Mutual..... Ohio		10,000 00	243,676 25	174,200 00	152,652 83		7,269 33	—10,000 00	577,818 51
Philadelphia Manufacturers..... Pa			391,499 00		35,244 83	6,021 46	7,712 28		440,477 69
Retail Hardware Dealers..... Minn			218,468 71		7,555 96	4,501 83	6,987 08		237,394 68
Rubber Manufacturers..... Mass			371,410 00		48,977 82	5,882 07	13,441 52		439,711 41
Totals.....	\$169,274 17	\$ 657,641 34	\$ 4,020,368 62	\$ 282,800 00	\$ 940,718 72	\$ 66,734 12	\$ 321,899 64	\$— 30,500 00	\$ 6,428,936 61
Grand aggregate.....	26,798,231 95	48,378,625 95	371,942,704 61	3,417,387 02	40,203,081 69	3,774,680 52	45,240,967 88	—2,923,259 14	536,832,370 48

TABLE No. 2.

*Detailed Statement of Liabilities of Fire and Marine Insurance Companies Complying with the Insurance Laws of Illinois, as Shown by their Annual Statements, for the Year Ending December 31, 1909.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unearned premiums on fire, inland and marine risks.	Amount due for dividends, scrip, interest, and for borrowed money.	All other liabilities.	Aggregate amount of all liabilities.	Paid-up capital.	Surplus as regards policy holders.	Surplus over paid-up capital.	Impairment of capital.
American National . . . . . Rock Island	\$23,773 56	\$159,670 48	.....	\$11,002 57	\$185,046 61	\$200,000 00	\$267,811 71	\$ 67,811 71	.....
*Calumet . . . . . Chicago	66,546 34	330,729 23	.....	10,500 00	407,775 57	300,000 00	499,272 58	199,272 58	.....
Central National . . . . . Chicago	9,124 83	65,725 55	.....	10,516 78	85,367 16	200,000 00	346,726 03	146,726 03	.....
Federal Union . . . . . Chicago	27,147 15	49,773 25	.....	3,590 97	80,511 37	100,000 00	119,623 73	19,623 73	.....
Forest City . . . . . Rockford	3,468 00	365,905 06	.....	10,528 27	379,899 33	200,000 00	430,840 33	230,840 33	.....
German . . . . . Peoria	38,743 02	416,074 14	.....	41,701 75	496,518 91	200,000 00	269,704 44	69,704 44	.....
Ins. Co. State of Ill. . . . . Rockford	22,037 45	673,525 85	.....	34,252 56	729,815 86	300,000 00	430,184 68	130,184 68	.....
Metropolitan . . . . . Chicago	4,557 18	13,033 08	\$34,397 84	22,569 52	74,557 62	200,000 00	221,447 01	21,447 01	.....
National Brewers . . . . . Chicago	2,362 00	17,263 10	.....	500 00	20,125 10	200,000 00	320,183 43	120,183 43	.....
Totals . . . . .	\$197,759 53	\$2,091,699 74	\$34,397 84	\$145,760 42	\$2,469,617 53	\$1,900,000 00	\$2,905,793 94	\$1,005,793 94	.....

## II. JOINT STOCK COMPANIES OF OTHER STATES.

*Adirondack . . . . . N. Y.	\$12,154 68	\$137,862 89	.....	\$13,863 96	\$163,901 53	\$ 200,000 00	\$ 272,114 08	\$ 72,114 08	.....
Aetna . . . . . Conn.	621,898 03	6,665,943 70	.....	777,806 22	8,065,647 95	4,000,000 00	9,946,462 38	5,946,462 38	.....
Agricultural . . . . . N. Y.	126,425 78	1,736,047 55	.....	56,863 91	1,920,837 24	500,000 00	1,549,672 06	1,049,672 06	.....
Albany . . . . . N. Y.	24,700 33	272,874 69	.....	3,896 96	301,162 10	250,000 00	637,994 33	387,994 33	.....
Allemania . . . . . Pa.	82,319 09	678,155 18	.....	13,617 91	774,092 18	200,000 00	691,087 88	491,087 88	.....

Table No. 2.—Continued.

Name of Company.	Losses adjusted, unadjusted, and resisted.	Unearned premiums on fire, inland and marine risks.	Amount due for dividends, scrip, interest, and for borrowed money.	All other liabilities.	Aggregate amount of all liabilities.	Paid-up capital.	Surplus as regards policy- holders.	Surplus over paid-up capital.	Impair- ment of capital.
Alliance.....Pa.	\$ 105,845 00	\$ 548,564 62	...	\$ 30,862 44	\$ 685,272 08	\$ 500,000 00	\$ 945,481 59	\$ 445,481 59	...
*American.....N. Y.	296,275 22	4,365,997 61	\$51,049 79	189,457 66	4,862,760 28	1,000,000 00	3,621,066 40	2,621,066 40	...
*American Central.....Mo.	205,804 76	2,223,739 96	770 98	104,641 58	2,534,956 55	2,000,000 00	2,966,735 86	966,735 86	...
*American Druggists.....Ohio	1,019 76	23,616 52	...	1,980 51	26,616 79	200,000 00	230,884 41	30,884 41	...
Assurance Co. of America.....N. Y.	17,328 00	41,484 57	40,400 00	4,276 85	103,489 42	200,000 00	299,800 53	99,800 53	...
Atlas.....In.	15,984 56	130,232 26	375 00	1,114 80	147,686 62	230,000 00	286,979 38	56,979 38	...
Austin.....Tex.	15,747 05	159,472 62	...	13,500 00	188,719 67	200,000 00	300,186 61	100,186 61	...
Ben Franklin.....Pa.	42,056 17	410,392 51	...	6,370 73	468,819 41	200,000 00	401,366 57	201,366 57	...
*Boston.....Mass.	329,951 22	1,812,297 51	...	87,351 75	2,229,600 48	1,000,000 00	4,026,778 67	3,026,778 67	...
Buffalo Commercial.....N. Y.	24,477 53	286,111 24	...	15,000 00	325,588 77	200,000 00	356,475 85	156,475 85	...
Buffalo German.....N. Y.	32,149 15	596,091 73	...	50,000 00	678,240 88	200,000 00	1,769,814 73	1,569,814 73	...
California.....Cal.	43,415 41	500,423 13	...	18,614 55	562,453 09	400,000 00	1,562,965 66	1,622,965 66	...
Camden Fire Insurance Ass'n.....N. J.	131,546 96	1,073,375 86	...	39,315 38	1,244,238 20	500,000 00	1,077,770 37	577,770 37	...
*Capital.....N. H.	56,045 49	377,611 80	...	20,764 19	454,431 48	200,000 00	374,630 44	174,630 44	...
Citizens.....Mo.	38,422 68	417,568 61	...	7,439 21	463,560 50	200,000 00	390,025 10	190,025 10	...
*Citizens.....W. Va.	9,100 00	86,424 30	...	378 10	95,902 40	200,000 00	267,581 08	67,581 08	...
City of New York.....N. Y.	31,974 00	318,458 59	5,000 00	21,291 62	376,724 51	500,000 00	1,057,488 55	557,488 55	...
Colonial Assurance.....N. Y.	4,725 00	29,000 14	...	7,143 19	40,968 33	200,000 00	294,086 72	94,086 72	...
Columbia.....N. Y.	3,910 49	93,166 45	...	5,500 00	102,576 94	400,000 00	571,407 09	171,407 09	...
Commerce.....N. Y.	16,513 78	217,003 77	...	7,825 12	241,342 67	200,000 00	428,294 46	228,294 46	...
Commercial Union.....N. Y.	36,788 48	277,332 14	...	60,585 05	374,705 67	200,000 00	417,162 50	217,162 50	...
Commonwealth.....N. Y.	40,817 37	522,292 57	...	10,564 19	573,674 13	200,000 00	1,534,510 90	1,034,510 90	...
Concordia.....Wis.	78,063 72	886,900 62	...	90,537 74	1,055,502 08	300,000 00	491,318 75	191,318 75	...
*Connecticut.....Conn.	275,917 73	3,745,436 68	...	51,196 47	4,072,550 88	1,000,000 00	2,773,664 61	1,773,664 61	...
Continental.....N. Y.	424,536 62	7,426,028 24	32,864 40	404,479 14	8,287,906 40	1,000,000 00	14,044,878 64	13,044,878 64	...
Cooper.....Ohio	7,985 49	188,424 72	...	3,528 48	199,953 69	200,000 00	463,590 83	263,590 83	...
County of Philadelphia.....Pa.	32,701 66	301,238 02	...	211,445 75	633,684 96	400,000 00	645,386 43	245,386 43	...
*Delaware.....Pa.	145,970 20	1,309,640 07	...	178,110 03	1,633,726 50	400,000 00	587,933 87	187,933 87	...
Detroit Fire and Marine.....Mich.	62,729 20	480,507 87	...	7,429 88	550,660 95	500,000 00	1,482,164 27	982,164 27	...
*Dixie.....N. C.	63,319 70	482,508 48	...	15,000 00	500,828 18	500,000 00	744,439 36	244,439 36	...

Dubuque Fire and Marine.....	Ja	601,217 55	28,000 00	651,183 00	200,000 00	525,297 56	325,297 56
Dutchess.....	N.Y.	297,554 14	5,655 92	247,497 88	200,000 00	337,047 85	137,047 85
Eastern.....	N.Y.	99,226 90	5,313 87	155,461 26	207,066 66	246,709 75	41,643 09
Empire City.....	N.Y.	289,923 65	7,500 00	385,376 65	200,000 00	401,822 32	201,822 32
Equitable Fire and Marine.....	R.I.	758,847 08	20,000 00	851,830 98	400,000 00	519,950 53	119,950 53
Eureka Fire and Marine.....	Ohio	138,646 23	11,870 65	162,916 39	100,000 00	268,255 63	108,255 63
Farmers and Merchants.....	Neb.	20,975 31	346,058 26	372,634 01	400,294 76	240,294 76	40,294 76
*Federal.....	N.J.	264,011 20	103,150 32	899,901 11	1,000,000 00	1,532,290 97	532,290 97
*Fidelity.....	N.Y.	949,980 55	30,556 86	1,067,760 27	1,000,000 00	2,991,621 47	1,991,621 47
*Fire Association of Phila.....	Pa.	318,566 26	1,696,113 01	5,442,140 20	750,000 00	3,066,604 13	2,316,604 13
Firemen's.....	N.J.	1,755,910 95	20,805 04	1,975,306 06	1,000,000 00	3,739,781 73	2,739,781 73
*Fireman's Fund.....	Cal.	3,334,016 28	278,450 00	4,104,166 78	1,500,000 00	3,327,236 02	1,827,236 02
*Franklin.....	Pa.	984,837 53	809,004 63	1,897,675 91	400,000 00	1,074,790 74	674,790 74
Franklin.....	D.C.	55 00	381 89	5,149 39	125,000 00	379,811 17	254,811 17
Freeholders.....	Kan.	102,232 91	8,359 84	139,354 78	200,000 00	214,639 16	14,639 16
Georgia Home.....	Ga.	635,520 81	10,000 00	737,494 55	300,000 00	463,520 98	163,520 98
German Alliance.....	N.Y.	429,411 73	53,337 73	580,836 22	400,000 00	1,080,830 91	680,830 91
German-American.....	Md.	188,694 23	23,435 57	236,879 45	200,000 00	450,214 79	250,214 79
German-American.....	N.Y.	6,985,322 28	517,797 56	8,222,018 32	1,500,000 00	7,940,211 21	6,440,211 21
German-American.....	Pa.	133,847 73	3,420 94	154,812 59	200,000 00	460,400 01	260,400 01
German.....	Pa.	606,059 29	11,737 53	683,770 61	300,000 00	427,015 40	127,015 40
German.....	Ind.	347,169 52	3,852 41	370,043 68	100,000 00	248,139 22	148,139 22
German.....	W.Va.	202,406 39	3,156 90	228,326 29	200,000 00	442,433 75	242,433 75
*Germania.....	N.Y.	3,257,466 14	66,949 20	3,544,887 06	1,000,000 00	2,996,542 06	1,996,542 06
*Grand Fire and Marine.....	Pa.	848,293 23	626,288 75	1,521,053 98	500,000 00	892,014 65	392,014 65
*Glens Falls.....	N.Y.	2,102,333 96	227,500 00	2,449,985 27	200,000 00	2,622,420 48	2,422,420 48
Globe and Rutgers.....	N.Y.	1,830,603 29	34,636 23	2,378,812 51	400,000 00	2,798,322 48	2,398,322 48
Granite State.....	N.H.	517,057 93	12,742 24	600,048 24	200,000 00	509,265 41	309,265 41
*Hanover, N.Y.....	N.Y.	2,093,603 78	91,518 39	2,416,791 09	1,000,000 00	2,263,328 48	1,263,328 48
Hartford.....	Conn.	12,742,135 49	200,000 00	14,321,953 11	2,000,000 00	8,713,747 50	6,713,747 50
Howe.....	Ja.	624,196 29	5,000 00	647,129 04	100,000 00	207,483 96	107,483 96
Humboldt.....	N.Y.	10,244,415 09	1,921,780 56	13,124,835 32	3,000,000 00	14,182,836 96	11,182,836 96
*Imperial.....	Pa.	475,807 48	4,558 80	544,452 02	200,000 00	457,211 75	257,211 75
*Ins. Co. of North America.....	Pa.	109,639 77	3,300 00	122,933 27	225,000 00	310,488 06	85,488 06
Insurance Co. of North America.....	Pa.	5,896,032 66	861,368 06	7,694,906 72	3,000,000 00	5,404,759 73	2,404,759 73
Insurance Co. of State of Pa.....	Pa.	477,848 81	139,279 65	704,663 05	200,000 00	315,321 02	115,321 02
International.....	N.Y.	1,159,548 08	1,297,273 99	409,333 17	200,000 00	409,333 17	209,333 17
International.....	Tex.	11,007 23	875 00	13,719 73	216,700 00	324,057 70	107,357 70
Iowa Manufacturers.....	Ja.	60,818 31	1,226 83	62,944 84	100,000 00	114,066 82	14,066 82
*Jefferson.....	Pa.	569,890 67	65,685 11	746,442 44	250,000 00	443,452 84	193,452 84

Table No. 2—Continued.

Name of Company.	Losses adjusted, unadjusted and restated.	Unearned premiums on fire, inland and marine risks.	Amount due for dividends, scrip, interest, and for borrowed money.	All other liabilities.	Aggregate amount of all liabilities.	Paid-up capital.	Surplus as regards policy holders.	Surplus over paid-up capital.	Impairment of capital.
Liverpool & London & Globe N. Y.	\$ 20,891 00	\$ 216,877 56	\$ 352 00	\$ 40,850 53	\$ 278,619 09	200,000 00	\$ 574,345 52	\$ 374,345 52	.....
Louisville of Ky..... N. Y.	13,220 33	94,995 67	.....	.....	115,870 00	100,000 00	137,425 79	37,425 79	.....
Lumber..... N. Y.	20,521 88	104,782 89	.....	22,802 01	140,805 78	200,000 00	283,401 19	83,401 19	.....
Lumbermen's..... Pa.	24,385 17	266,531 24	.....	204,463 73	498,410 14	250,000 00	1,208,026 38	958,026 38	.....
Mechanics..... Pa.	35,988 76	355,390 66	.....	330,205 94	721,585 26	250,000 00	597,403 46	347,403 46	.....
Mechanics and Traders..... La	70,970 63	486,733 56	.....	10,000 00	567,704 19	300,000 00	617,699 51	317,699 51	.....
Mercantile Fire and Marine..... Mass	26,860 08	140,219 59	.....	4,718 80	171,798 47	200,000 00	280,522 96	80,522 96	.....
*Michigan Commercial..... Mich	84,242 82	737,735 39	.....	14,200 00	836,178 21	400,000 00	457,316 10	57,316 10	.....
Michigan Fire and Marine..... Mich	46,500 65	501,723 44	.....	10,062 81	558,298 90	400,000 00	743,708 12	343,708 12	.....
Milwaukee German..... Wis	8,162 36	58,702 25	.....	1,522 28	68,386 89	200,000 00	222,132 11	22,132 11	.....
Milwaukee Fire..... Wis	24,480 86	339,205 19	.....	53,336 76	417,031 81	200,000 00	408,342 18	208,342 18	.....
Milwaukee Mechanics..... Wis	122,105 81	1,676,094 72	.....	241,152 59	2,039,263 12	500,000 00	1,213,170 37	713,170 37	.....
Montgomery..... Pa	46,948 73	198,487 14	1,144 06	1,750 00	248,329 83	300,000 00	358,113 91	58,113 91	.....
Nassau..... Conn	72,363 74	344,701 41	.....	5,400 00	422,465 15	200,000 00	408,880 90	208,880 90	.....
*National..... Conn	496,183 35	4,616,298 55	.....	300,000 00	5,412,481 70	1,000,000 00	3,663,725 55	2,663,725 55	.....
National..... Ohio	13,614 91	63,501 58	12,500 00	793 35	90,409 84	100,000 00	132,456 29	32,456 29	.....
National..... Pa	82,931 65	799,838 72	1,009 00	12,736 12	896,515 46	500,000 00	982,737 44	482,737 44	.....
National Fire and Marine..... N. J.	13,438 80	141,083 34	.....	29,195 41	183,867 55	100,000 00	213,776 29	113,776 29	.....
National Lumber..... N. Y.	35,563 83	113,690 41	.....	7,920 36	157,053 60	200,000 00	282,008 47	82,008 47	.....
National Union..... Pa.	129,728 66	1,563,195 18	.....	40,000 00	1,732,923 84	900,000 00	1,335,237 66	435,237 66	.....
Newark..... N. J.	29,792 15	322,246 85	8,029 50	7,100 00	367,168 50	250,000 00	707,845 00	457,845 00	.....
New Brunswick..... N. J.	350,462 81	350,462 81	53 60	.....	371,778 91	200,000 00	281,780 47	81,780 47	.....
New Hampshire..... N. H.	225,177 81	1,899,634 06	20 00	471,321 36	2,885,953 23	200,000 00	2,610,064 23	1,510,064 23	.....
*Niagara..... N. Y.	256,134 45	2,761,668 32	.....	30,000 00	3,047,802 77	1,750,000 00	3,028,268 07	2,278,268 07	.....
North British and Mercantile..... N. Y.	30,573 50	388,802 27	.....	11,000 00	427,175 77	200,000 00	1,064,712 16	864,712 16	.....
Northern..... N. Y.	53,977 47	571,208 70	.....	21,257 87	646,444 04	350,000 00	553,422 72	203,422 72	.....
*North Western..... N. Y.	130,966 76	1,150,962 62	4,280 75	25,000 00	1,310,349 83	350,000 00	859,450 07	509,450 07	.....
Northwestern Fire and M..... Minn	4,307 20	98,520 81	.....	13,114 10	112,942 11	200,000 00	384,831 82	184,831 82	.....
Northwestern National..... Wis	129,402 80	2,703,111 08	.....	391,642 16	3,224,155 04	1,000,000 00	2,310,837 36	1,310,837 36	.....
Old Colony..... Mass	51,766 86	311,006 64	.....	12,100 90	374,864 30	400,000 00	506,648 36	106,648 36	.....

*Orient.....	Conn.	105,286 96	1,245,799 64	69,915 45	1,421,011 04	500,000 00	1,533,175 08	1,033,175 08	.....
Pacific.....	N. Y.	43,571 00	224,922 94	5,000 00	273,493 94	200,000 00	674,072 39	374,072 39	.....
Petroleum Assurance.....	N. Y.	24,686 00	226,573 59	5,845 81	257,107 67	200,000 00	389,770 93	189,770 93	.....
Pennsylvania.....	Pa.	313,047 97	3,065,778 72	949,270 98	4,349,097 67	750,000 00	2,960,321 43	2,200,321 43	.....
Peoples National.....	Del.	77,767 87	753,691 52	32,177 72	863,637 11	1,000,000 00	1,604,773 77	604,773 77	.....
Peter Cooper.....	N. Y.	42,085 76	189,469 04	2,100 00	223,654 80	150,000 00	288,640 44	118,640 44	.....
*Phenix.....	N. Y.	336,065 99	6,376,680 90	865,000 00	7,777,680 89	1,600,000 00	1,963,922 60	463,922 60	.....
Phoenix.....	Conn.	499,182 39	4,142,603 63	82,000 00	4,713,786 02	2,000,000 00	5,046,498 21	3,046,498 21	.....
Pittsburg.....	Pa.	19,832 41	115,310 51	2,999 86	138,146 78	100,000 00	245,180 46	145,180 46	.....
Potomac.....	D. C.	11,834 11	76,617 49	1,307 63	89,159 23	200,000 00	254,960 48	54,960 48	.....
Providence-Washington.....	R. I.	292,241 98	1,924,514 08	50,000 00	2,266,756 04	500,000 00	1,171,780 17	671,780 17	.....
*Queen Ins. Co. of America.....	N. Y.	343,073 98	3,354,921 31	161,279 02	3,699,276 31	1,000,000 00	4,183,386 52	3,183,386 52	.....
*Queen City.....	S. D.	36,100 70	85,996 57	8,159 71	141,681 98	200,000 00	216,310 57	16,310 57	.....
Reliance.....	Pa.	101,382 67	847,872 78	188,258 03	1,107,523 48	300,000 00	523,360 31	223,360 31	.....
Rhode Island.....	R. I.	41,621 16	268,796 74	39,368 08	349,775 98	300,000 00	651,438 78	351,438 78	.....
Richmond.....	N. Y.	24,480 26	75,349 22	4,000 00	103,839 48	200,000 00	277,397 70	77,397 70	.....
*Rochester German.....	N. Y.	128,280 30	1,198,720 43	20,970 38	1,447,971 11	500,000 00	1,089,804 48	689,804 48	.....
St. Louis.....	Mo.	14,963 08	61,342 38	1,577 66	63,273 12	200,000 00	199,510 45	19,510 45	.....
*St. Paul Fire and Marine.....	Minn.	300,140 03	3,706,123 78	63,609 36	4,074,873 17	500,000 00	2,043,854 59	1,543,854 59	.....
*Seaboard Fire and Marine.....	Tex.	23,020 82	130,964 46	2,000 00	155,685 28	250,000 00	269,201 37	19,201 37	.....
*Security.....	Conn.	128,211 73	1,398,041 97	32,619 08	1,544,873 77	500,000 00	1,001,850 33	501,850 33	.....
Security.....	La.	12,061 53	217,859 25	3,872 63	233,793 43	100,000 00	165,046 87	65,046 87	.....
Security.....	Ohio	12,284 88	123,880 01	5,886 97	147,060 86	150,000 00	217,762 66	67,762 66	.....
*Shawnee.....	Kan.	88,501 79	956,438 48	20,725 03	1,065,663 30	200,000 00	383,787 40	183,787 40	.....
*Springfield Fire and Marine.....	Mass.	377,612 55	4,296,703 31	291,511 75	4,963,527 61	2,000,000 00	4,662,632 62	2,662,632 62	.....
*Spring Garden.....	Pa.	272,734 03	1,624,296 71	347,968 53	2,244,899 27	400,000 00	932,911 78	532,911 78	.....
Standard.....	Pa.	6,180 00	58,023 39	8,499 79	72,703 18	100,000 00	129,814 18	29,814 18	.....
State.....	Neb.	4,703 60	118,043 65	4,324 86	127,072 01	200,000 00	251,022 14	51,022 14	.....
*Stuyvesant.....	N. Y.	73,963 67	373,049 23	6,000 00	452,013 90	400,000 00	719,505 85	319,505 85	.....
Sun.....	La.	50,366 60	477,880 95	5,287 30	616,099 85	500,000 00	636,751 92	136,751 92	.....
Teutonia.....	Pa.	40,000 00	425,330 30	2,000 00	467,330 30	200,000 00	500,069 00	300,069 00	.....
Teutonia.....	Pa.	42,475 00	507,345 13	585 00	590,405 13	250,000 00	387,516 50	137,516 50	.....
Texas National.....	Tex.	4,199 65	43,496 24	1,511 60	49,207 49	100,000 00	105,668 41	5,668 41	.....
Toledo Fire and Marine.....	Ohio	1,384 51	84,105 73	4,719 49	90,209 73	100,000 00	130,983 82	30,983 82	.....
Union of Philadelphia.....	Pa.	78,861 04	528,861 00	32,517 97	640,230 01	200,000 00	125,013 66	125,013 66	.....
Union of Pittsburgh.....	Pa.	5,454 48	63,897 07	2,571 56	71,923 11	100,000 00	188,662 10	88,662 10	.....
United American.....	Wis.	1,914 09	122,068 95	2,700 00	66,230 46	100,000 00	128,458 67	28,458 67	.....
*United States.....	N. Y.	31,310 89	621,166 80	10,000 00	163,999 84	250,000 00	366,441 87	116,441 87	.....
Virginia Fire and Marine.....	Va.	88,349 80	12,500 00	15,813 47	737,832 07	250,000 00	819,929 61	609,929 61	.....
*Virginia State.....	Va.	70,685 20	120,294 19	63,466 91	364,166 14	200,000 00	214,473 70	14,473 70	.....

Table No. 2—Continued.

Name of Company	Losses adjusted, unadjusted and resisted	Unearned premiums on fire, inland and marine risks.	Amount due for dividends, scrip, interest, and for borrowed money.	All other liabilities.	Aggregate amount of all liabilities.	Paid-up capital.	Surplus as regards policy holders.	Surplus over paid-up capital.	Impairment of capital.
Washington..... Wash.	\$ 30,245 13	\$ 258,928 88	.....	\$ 9,157 83	\$ 298,331 84	\$ 250,000 00	\$ 400,243 63	\$ 150,243 63	.....
Westchester..... N. Y.	229,029 11	2,441,324 60	.....	60,000 00	2,730,353 90	300,000 00	1,731,780 26	1,431,780 26	.....
Western..... Pa.	51,623 79	459,175 48	.....	9,433 18	520,236 45	300,000 00	400,872 59	100,872 59	.....
Western Empire..... Wash.	1,991 96	33,402 25	.....	9,668 17	44,960 38	180,300 00	219,083 12	38,783 12	.....
Western Reserve..... Ohio	25,034 07	131,712 72	.....	3,760 00	160,496 79	250,000 00	321,327 14	71,327 14	.....
Williamsburgh City..... N. Y.	177,029 70	1,538,584 11	.....	30,950 32	1,746,544 13	250,000 00	1,040,522 05	790,522 05	.....
Winona..... Minn.	74,054 31	944,696 08	\$ 2,125 00	10,232 65	1,431,108 04	200,000 00	307,942 05	107,942 05	.....
Totals.....	\$18,124,625 32	\$173,787,831 67	\$713,060 31	\$16,328,655 52	\$208,954,192 82	\$72,234,066 66	\$198,259,825 64	\$126,026,248 53	\$489 55

## III. FOREIGN COMPANIES—U. S. BRANCHES.

*Aachen and Munich..... Ger.	\$113,282 22	\$ 989,497 01	.....	\$ 15,631 90	\$1,118,411 13	\$345,000 00	\$1,060,979 22	\$ 745,979 22	.....
*Atlas Assurance..... Eng.	115,871 90	1,386,146 72	.....	45,755 41	1,547,774 03	304,000 00	608,337 93	304,337 93	.....
*British American Assurance..... Can.	86,241 35	780,292 35	.....	15,839 19	885,372 89	310,000 00	683,786 73	325,786 73	.....
*British and Foreign Marine..... Eng.	249,001 71	163,846 62	.....	254,333 44	667,181 77	617,000 00	738,117 07	121,117 07	.....
*Caledonian..... Scot.	120,202 63	1,260,798 58	.....	65,114 76	1,446,115 97	310,000 00	613,442 49	303,442 49	.....
Cologne..... Ger.	86,498 00	725,967 40	.....	20,000 00	835,465 40	210,000 00	265,917 31	55,917 31	.....
Com. Union Assur. Ltd..... Eng.	786,833 43	3,538,838 76	.....	334,264 83	4,661,937 04	378,000 00	2,648,438 20	2,270,438 20	.....
First Russian..... Rus.	47,762 00	428,568 63	.....	16,062 70	492,383 33	300,000 00	383,879 55	83,879 55	.....
General Marine..... Ger.	26,173 91	29,066 50	.....	64,735 51	64,735 51	230,000 00	210,951 21	.....	\$19,048 79
Hamburg Bremen..... Ger.	97,655 00	1,135,629 25	.....	33,604 31	1,266,888 56	205,000 00	730,680 66	525,680 66	.....
Indemnity Mutual Marine..... Eng.	100,122 27	103,715 57	.....	29,529 88	233,367 72	200,000 00	261,560 83	61,560 83	.....
Jakor..... Rus.	150,244 11	686,742 10	.....	1,047 64	838,034 05	300,000 00	504,125 64	204,125 64	.....
Law Union and Rock Ltd..... Eng.	34,470 24	364,121 71	.....	7,051 14	405,643 09	236,000 00	297,794 58	61,794 58	.....
Liverpool & London & Globe..... Eng.	680,569 19	7,010,150 31	.....	774,934 97	8,415,654 47	6,070,148 41	6,470,148 41	6,070,148 41	.....
*London Assur. Corporation..... Eng.	225,238 98	1,854,869 35	.....	118,300 00	2,198,409 09	625,000 00	1,117,778 64	492,778 64	.....

*London and Lancashire.....Eng.	118,090 11	2,213,947 53	120,781 07	2,452,788 71	310,000 00	1,361,172 05	1,051,172 05	95,444 88
*Munich.....Ger.	47,257 96	263,884 12	25,500 00	335,692 10	440,000 00	354,515 12	.....	.....
*Marine, Ltd.....Eng.	130,672 64	1,011,041 04	135,484 57	389,615 25	440,000 00	625,301 87	185,301 87	.....
*Moscow.....Rus.	130,862 00	1,029,477 39	82,042 31	1,182,381 70	300,000 00	532,854 42	322,854 42	.....
*Munich.....Ger.	775,441 00	2,262,186 60	850,000 00	3,577,627 60	200,000 00	1,358,428 11	1,153,428 11	.....
Northern Assurance.....Eng.	331,721 36	2,709,204 60	136,150 82	3,177,076 78	300,000 00	1,756,093 97	1,456,093 97	.....
*North British and Mercantile.....Eng.	378,303 06	4,122,037 37	114,218 08	4,614,558 51	300,000 00	3,561,901 84	3,241,901 84	.....
*Norwich Union.....Eng.	162,749 75	1,605,956 01	55,754 58	1,824,462 29	300,000 00	769,867 88	469,867 88	.....
*Ocean Marine.....Eng.	72,977 34	37,174 36	20,543 48	130,668 18	200,000 00	203,165 78	1,165 78	.....
*Palatine, Ltd.....Eng.	360,235 00	1,439,963 48	112,102 58	1,912,331 06	318,000 00	1,268,583 78	970,583 78	.....
Phoenix Assurance.....Eng.	186,780 00	1,928,101 82	34,259 56	2,149,141 38	310,000 00	1,249,039 67	939,039 67	.....
*Prussian National.....Ger.	106,052 60	1,022,073 20	21,260 31	1,149,400 11	215,000 00	614,292 47	399,292 47	.....
*Radian Marine.....Eng.	38,890 21	36,689 08	17,964 64	54,565 93	300,000 00	295,389 53	.....	4,510 47
*Ruslan.....Rus.	522,912 00	2,273,208 75	7,969 67	2,804,080 42	300,000 00	512,329 70	212,329 70	.....
*Royal.....Rus.	576,735 99	7,176,390 67	559,520 66	8,312,641 32	320,000 00	3,010,920 94	2,690,920 94	.....
*Royal Exchange Assurance.....Eng.	147,692 88	1,242,166 43	36,642 86	1,426,502 17	520,000 00	748,842 47	228,842 47	.....
*Russian Reinsurance.....Rus.	68,011 00	609,420 50	16,154 36	683,585 86	300,000 00	326,047 02	28,047 02	.....
*Salamandra.....Rus.	353,005 40	907,870 62	13,000 00	1,264,376 02	300,000 00	646,994 67	345,994 67	.....
*Scottish Union and National Scot.	200,854 25	1,899,174 10	35,000 00	2,135,028 35	300,000 00	2,660,603 65	2,360,603 65	.....
*Sea, Ltd.....Eng.	141,000 00	129,723 87	238,003 70	508,727 63	310,000 00	391,190 06	.....	.....
Skandia.....Sweden	173,457 44	789,397 23	19,333 00	982,187 67	310,000 00	336,995 24	26,995 24	.....
Sovereign.....Can.	15,119 69	71,881 08	18,268 21	105,296 98	205,000 00	321,915 59	116,915 59	.....
*State Fire, Ltd.....Eng.	7,109 53	58,071 41	2,500 00	97,680 94	223,000 00	332,467 28	109,467 28	.....
*Sun Insurance Office.....Eng.	244,069 00	2,665,967 52	71,542 82	2,981,579 34	300,000 00	1,255,219 72	955,219 72	.....
*Svea Fire and Life, Ltd.....Sweden	63,922 15	620,125 83	13,413 24	697,461 22	210,000 00	566,477 64	356,477 64	.....
Switzerland General.....Switz.	95,933 13	91,072 55	8,953 74	195,959 42	225,000 00	274,181 38	49,181 38	.....
*Thames and Mersey Marine.....Eng.	134,288 00	74,357 01	64,392 41	273,037 42	300,000 00	390,305 00	70,305 00	.....
*Union Marine, Ltd.....Eng.	70,700 52	175,029 18	20,500 00	275,296 70	410,445 35	363,135 39	.....	17,309 96
*Western Assurance.....Can.	220,153 52	1,266,094 40	27,625 07	1,513,872 99	307,000 00	821,010 38	514,010 38	.....
Totals.....	\$8,762,194 49	\$59,299,463 63	\$4,561,370 98	\$72,623,049 10	\$13,790,445 35	\$42,527,221 09	\$28,873,189 84	\$136,414 10

## IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers Mutual.....Addison	\$ 19,468 33	\$ 19,468 33	\$ 160,925 30	\$ 218,147 28	\$ 57,221 98	\$1,697 65
Assured National Mutual.....Decatur	31,601 98	31,601 98	191,992 70	190,295 05	6,130 38	.....
Bohemian Mutual.....Chicago	5,130 38	5,130 38	26,900 00	32,050 38	3,287 82	.....
Bloomington Mutual.....Bloomington	1,914 26	1,914 26	13,462 74	16,750 56	70,276 21	.....
Coal Operators Mutual.....Springfield	15,736 83	\$ 108 72	93,000 00	163,376 21	.....	.....



Table No. 2—Concluded.

Name of Company.	Losses adjusted, unadjusted and resisted.	Unearned premiums on fire, inland and marine risks.	Amount due for dividends, scrip, interest, and for borrowed money.	All other liabilities.	Aggregate amount of all liabilities.	Paid-up capital.	Surplus as regards policy holders.	Surplus over paid-up capital.	Impairment of capital.
Ill. Mut'l Fire Underw'rs . . . Chicago	.....	\$ 8,652 27	\$ 237 66	\$ 103 66	\$ 8,993 59	\$ 68,277 21	\$ 68,463 53	\$ 186 32	.....
Joliet Mutual . . . . . Joliet	.....	4,218 36	.....	.....	4,218 36	22,686 68	25,190 51	2,503 83	.....
Millers Mutual Fire Ass'n . . . Alton	\$14,265 00	118,972 28	.....	5,110 05	138,347 33	1,371,535 48	1,590,314 94	214,779 50	.....
*Millers National . . . . . Chicago	43,030 50	587,974 56	.....	20,431 81	651,436 67	4,587,654 06	5,574,335 07	986,681 01	.....
Mill Owners Mutual . . . . . Chicago	1,425 00	63,844 33	.....	1,119 23	66,388 56	638,443 25	696,765 39	58,322 14	.....
National Mutual Church . . . Chicago	8,618 64	37,205 26	1,624 96	6,988 92	54,437 78	255,071 27	262,692 81	7,621 54	.....
Protection Mutual . . . . . Chicago	2,160 00	102,047 71	.....	408 24	104,615 95	1,020,477 05	1,142,236 01	121,758 96	.....
Retail Merchants Ass'n . Springfield	1,500 00	31,747 37	.....	.....	33,247 37	313,606 74	315,619 34	2,012 60	.....
Totals . . . . .	\$70,990 14	\$1,028,516 92	\$1,971 34	\$34,161 71	\$1,135,649 11	\$8,764,032 48	\$10,292,117 12	\$1,529,782 29	\$1,607 65

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers Mutual Ohio	\$18,928 75	\$165,652 92	.....	\$ 2,500 00	\$187,081 67	\$1,080,185 85	\$1,370,333 00	\$290,147 15	.....
Cotton and Woolen Manuf'rs. Mass.	4,008 65	241,148 98	.....	7,725 15	252,862 78	2,411,489 80	2,586,946 83	175,357 03	.....
Farmers Fire . . . . . Pa.	52,333 53	502,151 59	.....	7,509 00	561,994 12	.....	481,616 24	481,616 24	.....
Grain Dealers National Mutual Ind.	5,100 00	73,670 18	.....	1,980 31	80,660 49	1,144,410 10	1,201,778 68	57,368 58	.....
Indiana Lumbermen's Mut. . . . Ind.	6,570 00	98,977 57	.....	2,353 00	107,900 57	583,865 42	716,284 13	122,418 71	.....
Indiana Millers Mutual . . . . . Ind.	.....	60,650 84	.....	1,932 61	62,583 45	1,105,038 49	1,397,236 31	292,197 82	.....
Industrial Mutual . . . . . Mass.	3,023 67	153,068 14	.....	5,070 09	161,161 90	1,530,681 40	1,686,181 62	155,500 22	.....
Keystone Mutual . . . . . Pa.	2,074 00	146,535 46	.....	3,225 82	151,865 38	1,465,354 55	1,620,900 05	155,245 50	.....
Manton Mutual . . . . . Pa.	1,970 30	132,968 50	.....	2,872 68	137,711 48	1,328,685 00	1,457,673 94	128,988 94	.....
*Mercantile Mutual . . . . . R. I.	1,100 00	118,676 50	.....	6,992 07	126,768 57	1,237,155 90	1,412,358 12	175,202 22	.....

Mohican Millers Mutual .....	31,845 30	301,529 74	.....	225,281 80	568,636 64	2,191,275 52	2,491,550 48	300,274 98	.....
*Ohio Millers Mutual .....	12,920 00	153,129 98	.....	8,500 00	171,549 98	2,498,817 80	2,816,116 36	406,248 84	.....
Philadelphus Manufacturers .....	2,100 00	203,813 16	.....	.....	203,813 16	2,018,131 80	2,254,799 13	236,684 33	.....
Retail Hardware Dealers .....	8,150 00	104,807 75	.....	4,851 58	116,809 33	2,163,622 34	2,325,207 69	120,588 28	.....
Rubber Manufacturers .....	3,856 65	228,931 06	.....	7,420 00	240,207 71	2,289,310 00	2,466,813 70	199,503 70	.....
Totals .....	\$150,880 85	\$2,685,612 34	.....	\$295,103 91	\$3,131,597 10	\$21,017,063 77	\$24,314,383 28	\$3,297,339 51	.....
Grand aggregate .....	27,308,459 33	238,863,144 30	\$749,449 49	21,365,082 54	288,314,105 66	117,705,598 26	278,299,351 07	160,732,354 11	\$138,601 30
Net deposit notes of Mutual Com- panies .....	.....	.....	.....	.....	.....	29,781,086 25	.....	.....	.....

\*Not including liabilities secured by special deposits. (See Table No. 6.)

TABLE No. 3.

*Detailed Statement of Income of all Fire and Fire Marine Insurance Companies Complying with the Insurance Laws of Illinois, as Shown by their Annual Statements for the Year Ending December 31, 1909.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

NAME OF COMPANY.	INCOME DURING THE YEAR 1900.					RECEIPTS NOT INCLUDED IN FOREGOING TOTAL INCOME.		Aggregate.
	PREMIUMS.		From interest, dividends and rents.	From all other sources.	Total income.	Deposit premiums received for perpetual fire risks.	Cash received for capital, calls on capital, and from other sources than income.	
	Fire.	Marine and inland.						
American National.....	\$244,669 35	.....	\$13,027 25	\$ 100 00	\$257,796 60	.....	\$ 50,000 00	\$307,796 60
Calumet.....	492,933 02	.....	22,308 92	5,824 64	521,066 58	.....	250,000 00	771,066 58
Central National.....	200,418 88	.....	3,091 47	100 00	203,610 35	.....	400,000 00	603,610 35
Federal Union.....	57,590 71	82,642 70	5,829 60	.....	146,063 01	.....	.....	146,063 01
Forest City.....	157,817 46	.....	36,124 92	.....	193,942 38	.....	.....	193,942 38
German.....	461,905 57	.....	27,941 97	33,249 50	523,097 04	.....	.....	523,097 04
Ins. Co. State of Illinois.....	817,876 15	.....	41,679 22	2,154 62	861,709 99	.....	.....	861,709 99
Metropolitan.....	287,569 37	.....	12,332 49	41,983 84	321,884 70	.....	.....	321,884 70
National Brewers.....	33,396 50	.....	11,387 49	1,468 39	46,242 38	.....	.....	46,242 38
Totals.....	\$2,734,167 01	\$82,642 70	\$173,723 33	\$84,879 99	\$3,075,413 03	.....	\$700,000 00	\$3,775,413 03

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Adirondack.....	N. Y.	\$ 274,128 55	\$ 15,575 38	\$ 503 66	\$ 280,207 49	\$ 7,253 00	\$ 280,207 49	8,080,935 71
Aetna.....	Conn.	6,788,579 94	708,086 54	16,239 85	8,053,662 71			1,791,613 20
Agriculture.....	N. Y.	1,052,486 88	131,736 19	6,438 13	1,791,613 20			371,755 20
Albany.....	N. Y.	316,378 32	43,320 19	12,056 69	371,755 20			884,322 38
Alleghania.....	Pa.	753,528 90	64,055 98	16,437 50	884,322 38			926,583 48
Alliance.....	Pa.	606,034 79	54,909 65	2,875 00	924,805 48	1,778 00		4,020,981 85
American.....	N. Y.	3,443,880 25	322,854 26	947 24	3,767,683 48		253,300 00	2,839,793 91
American Central.....	Mo.	2,006,721 45	244,376 58	88,965 88	2,839,793 91		75,000 00	129,865 54
American Druggists.....	Ohio	46,757 04	8,041 19	67 31	54,865 54			102,504 27
Assurance Co. of America.....	N. Y.	89,006 18	12,866 84	31 25	102,504 27			322,565 85
Atlas.....	Ia.	142,445 70	20,321 75		162,767 45		159,798 40	258,163 23
Austin.....	Tex.	222,105 12	34,263 51	1,464 85	257,833 48		329 75	534,308 20
Ben Franklin.....	Pa.	494,106 26	40,201 94		534,308 20			3,100,461 04
Boston.....	Mass.	1,347,829 56	225,627 14	18,224 86	3,100,461 04			369,217 39
Buffalo Commercial.....	N. Y.	343,875 85	24,815 46	526 06	369,217 39			708,431 83
Buffalo German.....	N. Y.	601,264 59	106,636 46	530 78	708,431 83			769,463 78
California.....	Cal.	723,068 82	45,738 35	738 61	769,463 78			1,549,610 87
Camden Fire Insurance Association.....	N. J.	1,261,879 89	86,153 48	246 50	1,348,279 87	1,331 00	200,000 00	505,051 05
Capital.....	N. H.	464,140 13	35,636 38	5,274 54	505,051 05			591,677 48
Citizens.....	Mo.	562,722 79	28,645 10	251 88	591,677 48			168,908 23
Citizens.....	W. Va.	150,145 78	16,141 20	2,621 25	168,908 23			1,013,272 43
City of New York.....	N. Y.	389,454 70	23,428 56	398 17	413,272 43			73,896 21
Colonial Assurance.....	N. Y.	61,169 88	12,722 83	12 50	73,896 21			265,506 83
Columbia.....	N. J.		23,438 40		265,506 83			296,678 28
Commerce.....	N. Y.	265,447 37	30,959 57	271 34	296,678 28			371,833 51
Commercial Union.....	N. Y.	345,234 83	22,079 23	4,539 45	371,833 51			760,321 87
Commonwealth.....	N. Y.	672,789 25	80,335 12	7,147 50	760,321 87			1,040,016 87
Concordia.....	Wis.	946,890 87	57,155 98	35,970 02	1,040,016 87			4,084,436 54
Connecticut.....	Conn.	3,825,805 91	257,996 04	632 59	4,084,436 54			9,672,645 33
Continental.....	N. Y.	6,668,302 62	1,014,114 44	1,989,728 27	9,672,645 33			205,091 54
Cooper.....	Ohio	183,767 21	21,237 75	86 58	205,091 54			430,501 45
County of Philadelphia.....	Pa.	378,532 52	47,177 60	1,266 93	426,977 05	\$ 3,524 40		1,779,446 80
Detroit.....	Pa.	1,679,357 73	78,945 48	14,600 85	1,772,903 96	6,542 84		667,196 09
Detroit Fire and Marine.....	Mich.	554,004 61	89,541 21	1,931 62	667,196 09			1,376,115 43
Dixie.....	N. C.	760,344 04	66,253 69	548,518 70	1,376,115 43			

Table No. 3—Continued.

NAME OF COMPANY.	INCOME DURING THE YEAR 1909.				RECEIPTS NOT INCLUDED IN FOR- GOING TOTAL INCOME.		Aggregate.	
	PREMIUMS.		From interest, dividends and rents.	From all other sources.	Total income.	Deposit premiums received for perpetual fire risks.		Cash received for capital, calls on capital, and from other sources than income.
	Fire.	Marine and Inland.						
Dubuque Fire and Marine. Dutchess. Eastern. Empire City. Equitable Fire and Marine. R. I.	\$ 639,538 07 403,096 88 199,315 91 525,681 62 916,806 20		\$ 56,643 37 25,500 25 21,065 83 23,427 55 54,634 40	\$ 325 00 841 26 1,935 50 3,398 16 2,510 00	\$ 606,506 34 429,378 39 222,347 24 552,497 33 997,362 37		\$ 606,506 34 429,378 39 221,180 92 552,497 33 997,362 37	
Eureka Fire and Marine. Farmers and Merchants. Federal. Fidelity. Fire Association of Philadelphia. Pa.	142,225 18 416,202 51 1,042,778 93 4,143,457 50	52 06 944,353 20	13,158 44 17,764 92 85,639 50 149,779 95 359,994 40	315 88 31,460 00 4,580 46 493,611 21 44,635 81	155,751 56 465,427 43 1,034,582 16 1,686,170 09 4,548,087 71		155,751 56 615,427 43 1,034,582 16 1,686,170 09 4,576,124 21	
Fremont. Fireman's Fund. Franklin. Franklin. Freshholders. Kan.	1,894,047 25 3,298,751 69 1,208,428 71 10,425 56 168,664 44	1,376,360 22	269,322 20 249,993 82 107,260 65 18,123 32 18,344 97	9,000 00 53,387 16 5,968 38 59,067 55	2,162,369 45 4,948,492 89 1,321,655 74 87,616 43 187,009 41		2,162,369 45 4,948,492 89 1,324,373 69 87,616 43 187,009 41	
Georgia Home. German Alliance. German-American. German-American. German-American. Pa.	746,597 79 558,174 40 207,600 34 6,886,301 51 166,497 68		50,294 76 50,820 65 31,197 26 625,638 48 22,068 69	27,194 20 3,706 29 9,714 26 29,390 54	824,086 75 612,701 34 248,511 86 7,541,330 53 188,556 37		824,086 75 612,701 34 248,511 86 7,541,330 53 338,556 37	
German. German. German. Germania. Guard Fire and Marine. Pa.	714,049 93 319,368 88 247,650 97 2,907,416 22 861,386 72		55,559 95 29,742 31 26,856 98 226,815 28 102,471 09	2,497 37 350 00 18,704 84 12,877 50	769,609 88 351,608 56 274,836 95 3,152,936 34 976,725 31		769,609 88 351,608 56 274,836 95 3,152,936 34 997,807 14	

Glens Falls.....	N. Y.	1,971,850 26	235,615 58	54,001 70	2,261,467 82	2,261,467 82
Globe and Rutgers.....	N. Y.	2,810,704 80	161,481 32	6,400 00	2,978,586 21	2,978,586 21
Granite State.....	N. H.	2,348,478 28	30,328 92	88 00	2,407,885 28	2,407,885 28
Haver.....	N. Y.	2,341,639 40	197,264 42	37,108 81	2,595,919 28	2,595,919 28
Hartford.....	Conn.	14,787,080 44	796,812 95	448,186 83	16,230,989 88	16,230,989 88
Hawkeye.....	Ia.	397,816 71	39,308 92	9,882 00	446,707 72	446,707 72
Hempstead.....	N. Y.	10,885,638 31	1,083,001 75	368,772 07	12,785,305 08	12,785,305 08
Humboldt.....	Pa.	621,457 28	49,840 90	500 86	672,017 10	672,017 10
Imperial.....	Cal.	160,650 71	19,608 05	.....	179,685 76	219,685 76
Insurance Co. of North America.....	Pa.	5,960,475 33	464,147 07	60,550 01	9,132,708 12	9,146,161 59
Insurance Co. of State of Pa.....	Pa.	723,241 41	36,811 74	435 00	760,488 15	761,437 38
International.....	Tex.	15,650 10	17,768 62	875 00	17,611 72	451,011 72
International.....	N. Y.	1,921,800 18	10,350 80	875 00	1,932,241 08	2,517,240 08
Iowa Manufacturers.....	Ia.	49,877 38	3,405 80	.....	63,213 18	178,213 18
Jefferson.....	Pa.	722,853 87	44,896 91	3,104 95	769,453 45	769,681 72
Liverpool & London & Globe.....	N. Y.	228,001 86	24,888 10	62 17	253,922 13	252,922 13
Louisville of Kentucky.....	Ky.	179,604 18	9,669 83	.....	204,857 18	204,857 18
Lumber.....	N. Y.	300,621 28	17,724 13	126 55	318,541 48	318,541 48
Lumbermen's.....	Pa.	204,925 41	78,907 72	2,484 10	346,377 28	348,911 11
Mechanics.....	Pa.	397,008 75	54,673 49	608 90	452,891 14	469,223 89
Mechanics and Traders.....	La.	700,023 51	45,223 98	2,798 65	749,242 52	749,242 52
Mercantile Fire and Marine.....	Mass.	278,393 39	13,634 30	18,946 49	310,776 18	310,776 18
Michigan Commercial.....	Mich.	934,863 33	41,724 46	4 80	979,116 53	979,116 53
Michigan Fire and Marine.....	Mich.	603,395 41	48,780 28	4,532 50	656,711 22	656,711 22
Milwaukee German.....	Wis.	76,114 22	6,749 95	1 64	82,865 81	202,865 81
Milwaukee Fire.....	Wis.	342,217 34	33,305 22	3,701 64	379,224 20	379,224 20
Milwaukee Mechanics.....	Wis.	1,864,570 19	133,683 85	26,511 12	1,755,165 10	1,755,165 10
Monongahela.....	Pa.	309,174 09	26,788 15	50,969 93	386,932 17	496,932 17
Nassau.....	N. Y.	339,235 21	29,648 03	.....	368,883 26	568,883 26
National.....	Conn.	5,008,325 01	335,562 68	59,438 32	6,003,346 01	6,003,346 01
National.....	Ohio	71,590 66	8,147 69	12,500 00	92,247 35	92,247 35
National.....	N. J.	777,781 56	92,079 17	3,441 18	873,281 91	873,281 91
National Fire and Marine.....	N. J.	288,013 22	10,635 84	11,574 51	290,323 57	290,323 57
National Lumber.....	N. Y.	232,758 25	13,136 88	4,999 92	230,915 05	250,915 05
National Union.....	Pa.	1,685,999 94	115,947 97	29,612 49	1,831,560 40	2,068,560 40
Newark.....	N. J.	379,069 39	46,591 89	.....	425,661 28	425,661 28
New Brunswick.....	N. J.	484,821 10	28,714 33	21,956 52	535,191 95	535,191 95
New Hampshire.....	N. H.	2,151,924 69	210,256 25	836 43	2,362,997 37	2,362,997 37
Niagara.....	N. Y.	3,184,329 42	228,179 93	69,391 51	3,481,900 86	3,481,900 86
North British and Mercantile.....	N. Y.	514,817 53	46,787 10	11,300 66	571,906 31	571,906 31

Table No. 3—Continued.

NAME OF COMPANY.	INCOME DURING THE YEAR 1909.				RECEIPTS NOT INCLUDED IN FOREGOING TOTAL INCOME.		Aggregate.
	PREMIUMS.		From interest, dividends and rents.	From all other sources.	Total income.	Deposit premiums received for perpetual fire risks.	
	Fire.	Marine and inland.					
Northern..... N. Y.	\$ 668,972 43		\$ 37,791 40	\$ 80,679 12	\$ 787,442 95		\$ 787,442 95
North River..... N. Y.	1,552,001 06		72,066 40	21,436 03	1,646,133 49		1,646,139 49
Northwestern Fire and Marine..... Minn.	370,642 20		30,849 65	93 98	401,585 23		401,585 23
Northwestern National..... Wis.	2,077,504 77		209,133 85	341 22	2,286,979 84		2,286,979 84
Old Colony..... Mass.	445,950 09	\$ 13,988 23	33,070 00	7,742 90	500,751 22		500,751 22
Orient..... Conn.	1,360,355 55		95,881 13		1,456,236 68	\$200,000 00	1,656,236 68
Pacific..... N. Y.	413,361 83		29,148 98	1,500 00	444,010 81		444,010 81
Pelican Assurance..... N. Y.	315,069 10		21,528 40	913 25	337,500 75		337,500 75
Pennsylvania..... Pa.	3,368,539 95		282,346 15	14,857 50	3,645,743 60	\$ 33,311 93	3,679,055 53
People's National..... Del.	1,320,371 30		66,062 45		1,386,433 75	4,576 68	2,157,478 27
Peter Cooper..... N. Y.	322,320 48		16,213 24	1,575 00	340,108 72		340,108 72
Phoenix..... N. Y.	6,307,968 87		553,384 64	1,204,429 27	8,125,802 68		8,125,802 68
Phoenix..... Conn.	4,869,175 87		388,310 96	563 75	5,278,060 58		5,278,060 58
Pittsburg..... Pa.	146,532 33		17,671 25	480 00	164,683 78		164,683 78
Potomac..... D. C.	133,277 51		13,269 60	2,175 93	148,723 04		148,723 04
Providence-Washington..... R. I.	2,072,269 63	566,253 47	109,270 19	55,658 25	2,803,451 54		2,803,451 54
Queen Insurance Co. of America..... N. Y.	4,463,507 30		287,315 10	6,573 49	4,757,460 89		4,757,460 89
Queen City..... S. D.	2,915 64		28,544 91	62,567 66	94,028 21		94,028 21
Reliance..... Pa.	970,722 51		68,257 11	850 51	1,029,830 13	5,498 16	1,035,328 29
Rhode Island..... R. I.	400,402 41		34,402 43	4,600 00	439,404 84		439,404 84
Richmond..... N. Y.	155,647 91		15,085 26	744 06	171,477 23		171,477 23
Rochester German..... N. Y.	1,471,619 43		118,997 63	31,318 56	1,621,935 62		1,621,935 62
St. Louis..... Mo.	134,763 39		6,215 89	1,501 66	142,470 94	150,000 00	292,470 94
St. Paul Fire and Marine..... Minn.	4,028,806 23	697,536 54	248,388 98	4,862 60	4,979,894 35		4,979,894 35
Seaboard Fire and Marine..... Tex.	193,645 99		17,286 31	516 12	211,456 42	50,000 00	261,456 42

Security	Conn.	1,499,888 47	92,591 87	48,293 87	1,640,774 21	1,640,774 21	1,640,774 21
Security	Pa.	167,296 32	16,061 25	1,048 36	194,405 93	194,405 93	194,405 93
Security	Ohio	135,920 98	14,829 63	133 76	150,884 37	150,884 37	150,884 37
Shawnee	Kan.	1,565,073 00	72,004 91	2,206 51	1,579,284 42	1,579,284 42	1,579,284 42
Springfield Fire and Marine	Mass.	5,307,622 39	335,110 99	48,639 65	5,691,373 03	5,691,373 03	5,691,373 03
Spring Garden	Pa.	2,342,773 18	101,583 66	31,630 52	2,475,997 36	2,475,997 36	2,475,997 36
Standard	Pa.	79,115 56	6,233 66	85,349 21	85,349 21	85,349 21	85,349 21
State	Neb.	132,897 87	8,470 78	1 39	141,370 04	141,370 04	141,370 04
Stuyvesant	N.Y.	701,481 83	35,705 71	737,187 54	737,187 54	737,187 54	737,187 54
Sun	La.	641,159 49	48,760 33	305,049 12	1,020,671 27	1,020,671 27	1,020,671 27
Teutonia	Pa.	505,030 19	46,267 47	69 00	551,366 66	551,366 66	551,366 66
Teutonia	La.	817,063 03	33,197 73	522 50	862,356 51	862,356 51	862,356 51
Texas National	Tex.	109,867 59	9,207 83	119 42	119,195 42	119,195 42	119,195 42
Toledo Fire and Marine	Ohio	70,876 96	7,826 16	38 00	78,703 12	78,703 12	78,703 12
Union of Philadelphia	Pa.	769,008 13	34,369 84	5,408 78	806,786 75	806,786 75	806,786 75
Union of Pittsburgh	Pa.	75,261 41	11,923 49	87 184 00	87 184 00	87 184 00	87 184 00
United American	Wis.	68,894 42	8,100 00	2,212 47	76,994 49	76,994 49	76,994 49
United States	N.Y.	246,241 24	18,942 46	15,799 42	265,083 14	265,083 14	265,083 14
Virginia Fire and Marine	Va.	732,113 28	6,352 58	5,786 28	738,254 14	738,254 14	738,254 14
Virginia State	Va.	335,686 64	33,275 21	77,432 37	446,406 18	446,406 18	446,406 18
Washington	Wash.	384,111 06	24,130 11	26,071 84	434,313 01	434,313 01	434,313 01
Westchester	N.Y.	2,583,860 50	173,255 01	10,491 48	2,767,777 89	2,767,777 89	2,767,777 89
Western	Pa.	518,862 28	37,065 56	10 00	556,077 84	556,077 84	556,077 84
Western Empire	Wash.	59,392 76	4,046 67	161 06	63,600 48	63,600 48	63,600 48
Western Reserve	Ohio	236,227 55	21,560 51	257,808 06	257,808 06	257,808 06	257,808 06
Williamsburg City	N.Y.	1,748,246 02	82,306 09	46,747 14	1,877,299 25	1,877,299 25	1,877,299 25
Winona	Minn.	531,349 29	23,667 32	1,123 88	556,140 49	556,140 49	556,140 49
Totals		\$194,076,567 70	\$9,629,618 41	\$7,121,592 43	\$226,596,769 70	\$167,171 20	\$231,474,770 57

## III. FOREIGN COMPANIES—U. S. BRANCHES.

Aschen and Munkh.	Ger.	\$1,126,202 11	\$ 71,767 06	\$ 2,368 75	\$1,200,337 92	\$ 6,658 23	\$1,205,996 15
Atlas Assurance	Eng.	1,731,795 70	69,914 20	1,801 709 90	1,801 709 90	1,801 709 90	1,801 709 90
British American Assurance	Can.	973,546 21	57,222 58	1,030,725 60	1,030,725 60	1,030,725 60	1,030,725 60
British and Foreign Marine	Eng.	41,789 16	792 90	860,259 04	860,259 04	860,259 04	860,259 04
Caledonian	Scot.	1,415,444 69	90,743 02	35,052 98	1,541,240 69	673,759 63	1,534,018 87



Table No. 3—Continued.

NAME OF COMPANY.	INCOME DURING THE YEAR 1909.				RECEIPTS NOT INCLUDED IN FOREGOING TOTAL INCOME.		Aggregate.	
	PREMIUMS.		From interest, dividends and rents.	From all other sources.	Total income.	Deposit premiums received for perpetual fire risks.		Cash received for capital, calls on, and from other sources than income.
	Fire.	Marine and inland.						
Cologne..... Ger.	\$ 985,002 78		\$ 35,820 00		\$ 970,822 78		\$ 42 43	\$ 970,865 19
Commercial Union Assurance, Ltd..... Eng.	3,810,321 59	\$ 588,280 66	269,364 72	\$ 10,898 06	4,678,895 06		41,276 40	4,720,171 46
First Russian..... Rus.	642,107 98		33,236 62		675,344 60			675,344 60
General Marine..... Ger.		227,834 76	8,902 93	294 38	237,032 07		10,489 70	247,521 77
Hamburg Bremen..... Ger.	1,331,328 18		76,366 20	125,748 14	1,533,440 52		55,204 78	1,588,645 30
Indemnity Mutual Marine..... Eng.		381,359 84	18,905 25		400,265 09			400,265 09
Isakor..... Rus.	1,316,540 26		19,662 32	3,250 00	1,339,452 58			1,339,452 58
Law Union and Rock, Ltd..... Eng.	4,402,103 75		24,164 91	381 96	4,426,650 62			4,426,650 62
Liverpool and London and Globe..... Eng.	7,839,471 35		548,323 40	222,846 48	8,610,641 23	\$1,859 66		8,612,500 89
London Assurance Corporation..... Eng.	2,018,264 92	465,207 61	104,996 86	11 25	2,588,480 64		118,075 81	2,706,556 45
London and Lancashire..... Eng.	2,363,932 45		142,595 77		2,506,528 22			2,506,528 22
Manhattan..... Ger.	17,465 80	1,040,124 66	17,465 80		1,057,730 46		139,589 23	1,197,320 69
Marine, Ltd..... Eng.	938,884 28		27,645 21	107 27	966,636 76		37,025 12	1,003,661 88
Moscow..... Rus.	1,545,751 17		56,100 71		1,601,851 88			1,601,851 88
Munich..... Ger.	4,524,810 07		181,671 28	19,968 25	4,726,455 60			4,726,455 60
Northern Assurance..... Eng.	2,928,977 24		170,248 66	10 00	3,099,235 90		219,501 47	3,318,737 37
North British and Mercantile..... Eng.	4,806,162 57		254,039 98	21,829 32	5,082,031 84	1,484 40		5,083,516 24
Norwich Union..... Eng.	1,710,369 38		91,460 53	18,671 45	1,820,501 36			1,820,501 36
Ocean Marine..... Eng.		183,400 82	9,507 76	239 37	193,147 95		52,521 93	245,669 88
Palatine, Ltd..... Eng.	1,674,347 75		110,737 51	3,786 00	1,788,871 26		65,000 00	1,853,871 26
Phoenix Assurance..... Eng.	2,412,755 56		102,972 30	21,300 15	2,537,028 01			2,537,028 01
Prussian National..... Ger.	1,043,745 62		54,815 40	95 73	1,098,656 75			1,098,656 75
Reliance Marine..... Eng.		197,715 36	11,846 11	252 04	209,813 51		85,656 80	295,470 31
Rossia..... Rus.	3,954,532 45		110,477 80		4,035,010 25		687 70	4,065,727 95
Royal..... Eng.	7,346,276 26	22,486 52	583,472 22	36,467 91	7,968,702 91	18	717 10	7,969,390 19

Royal Exchange Assurance.....Eng.	1,423,065 65	77,338 07	201 75	1,500,905 47	272,307 24	1,772,912 71
Russian Reinsurance.....Eng.	985,756 17	30,505 88	5,605 90	1,021,867 95	.....	1,021,867 95
Salamandra.....Eng.	1,409,424 20	84,354 79	16,908 87	1,510,685 85	.....	1,510,685 85
Scottish Union and National.....Scot.	2,068,182 25	194,409 32	1,442 55	2,264,034 12	69,163 08	2,333,227 20
Sea, Ltd.....Eng.	.....	20,206 18	105 61	717,286 90	.....	717,286 90
Skandia.....Sweden	1,104,726 53	41,968 35	.....	1,146,594 88	.....	1,146,594 88
Sovereign.....Can.	151,887 81	11,158 35	4,418 38	167,462 54	205,283 96	372,746 50
State Fire, Ltd.....Eng.	109,220 10	15,370 73	1,170 50	124,761 33	.....	124,761 33
Sun Insurance Office.....Eng.	3,077,118 90	162,440 24	13,186 93	3,262,746 17	6,354 93	3,269,101 10
Svea Fire and Life, Ltd.....Sweden	706,360 42	37,386 46	.....	743,746 88	2,255 66	746,002 54
Switzerland General.....Switz.	502,062 75	7,875 00	.....	509,937 75	37,534 61	547,472 36
Thames and Mersey Marine.....Eng.	526,592 10	24,450 00	.....	551,012 10	28,984 17	579,996 27
Union Marine, Ltd.....Eng.	731,718 15	19,913 26	.....	751,631 41	20,619 48	772,250 89
Western Assurance.....Can.	1,460,319 33	82,303 08	.....	1,542,622 41	.....	1,542,622 41
Totals.....	\$71,286,741 75	\$4,215,974 08	\$566,408 88	\$82,733,531 38	\$3,344 24	\$84,884,615 08

\*Remittances from home office.

## IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers Mutual.....Addison	\$ 7,860 60	\$ 2,610 31	\$ 25 00	\$ 10,495 91	.....	\$ 10,495 91
Assureds National Mutual.....Decatur	19,333 56	.....	.....	19,333 56	.....	19,333 56
Bohemian Mutual.....Chicago	1,545 41	375 00	.....	1,920 41	.....	1,920 41
Bloomington Mutual.....Bloomington	3,321 76	112 50	.....	3,434 26	.....	3,434 26
Coal Operators Mutual.....Springfield	33,306 18	2,531 80	.....	35,837 98	.....	35,837 98
Illinois Mutual Fire Underwriters.....Belvidere	12,879 29	103 72	1,928 07	14,911 98	.....	14,911 98
Joliet Mutual.....Joliet	7,881 71	.....	.....	7,881 71	.....	7,881 71
Millers Mutual Fire Association.....Alton	220,220 08	14,715 63	2,333 46	237,269 17	.....	237,269 17
Millers National.....Chicago	431,380 00	65,183 21	336,508 62	833,071 83	.....	833,071 83
Mill Owners Mutual.....Chicago	125,433 24	4,479 71	.....	129,912 95	.....	129,912 95
National Mutual Church.....Chicago	102,720 23	2,526 57	10,154 24	115,401 04	.....	115,401 04
Protection Mutual.....Chicago	202,380 70	10,306 64	.....	212,687 34	.....	212,687 34
Retail Merchants Association.....Springfield	60,927 82	611 63	.....	61,539 45	.....	61,539 45
Totals.....	\$1,229,190 58	\$103,556 72	\$350,950 29	\$1,683,697 59	.....	\$1,683,697 59

Table No. 3—Concluded.

## V. MUTUAL COMPANIES OF OTHER STATES.

NAME OF COMPANY.	INCOME DURING THE YEAR 1909.				RECEIPTS NOT INCLUDED IN FOREGOING TOTAL INCOME.		
	PREMIUMS.		From interest, dividends and rents.	From all other sources.	Total income.	Deposit premiums received for perpetual fire risks.	Cash received for capital, calls on capital, and from other sources than income.
	Fire.	Marine and inland.					
Central Manufacturers Mutual..... Ohio	\$351,867 27	.....	\$15,598 22	\$ 585 79	\$368,021 28	.....	\$368,021 28
Cotton and Woolen Manufacturers..... Mass.	480,196 99	.....	16,273 71	.....	496,470 70	.....	496,470 70
Farmers Fire..... Pa.	525,058 86	.....	43,532 85	1,091 75	569,681 58	.....	569,681 58
Grain Dealers National Mutual..... Ind.	202,500 38	.....	4,902 87	613 03	208,076 28	.....	208,076 28
Indiana Lumbermen's Mutual..... Ind.	196,308 90	.....	8,741 90	110 74	208,159 54	.....	208,159 54
Indiana Millers Mutual..... Ind.	163,439 03	.....	14,360 95	.....	177,799 98	.....	177,799 98
Industrial Mutual..... Mass.	305,339 60	.....	11,763 75	.....	317,103 35	.....	317,103 35
Keystone Mutual..... Pa.	313,139 77	.....	11,189 60	.....	324,329 37	.....	324,329 37
Manton Mutual..... Pa.	285,217 78	.....	9,842 90	.....	295,060 68	.....	295,060 68
Mercantile Mutual..... R. I.	248,563 71	.....	11,709 06	.....	260,302 77	.....	260,302 77
Michigan Millers Mutual..... Mich.	626,325 99	.....	31,708 05	2,232 23	660,266 27	.....	660,266 27
Ohio Millers Mutual..... Ohio	312,760 54	.....	22,974 06	5,551 00	341,285 60	.....	341,285 60
Philadelphia Manufacturers..... Pa.	429,925 31	.....	15,266 27	1,565 02	446,756 60	.....	446,756 60
Retail Hardware Dealers..... Minn.	208,235 32	.....	9,668 12	.....	217,903 44	.....	217,903 44
Rubber Manufacturers..... Mass.	456,554 20	.....	16,628 50	.....	473,182 70	.....	473,182 70
Totals.....	\$ 5,108,519 77	.....	\$ 244,160 81	\$ 11,749 56	\$ 5,364,430 14	.....	\$ 5,364,430 14
Grand aggregate.....	274,435,186 81	\$16,376,667 81	20,506,406 07	8,135,581 15	319,453,841 84	\$170,515 44	\$7,558,569 13
							327,182,926 41



TABLE

*Detailed Statement of Expenditures of all Fire and Fire Marine  
nois as Shown by their Annual Statements*

## I. JOINT STOCK COMPANIES

NAME OF COMPANY.	LOSSES PAID		Dividends paid.	Commis- ions and brokerage.
	Fire.	Marine and inland.		
American National ..... Rock Island	\$112,662 86	.....	.....	\$ 61,942 32
Calumet ..... Chicago	197,512 86	.....	\$ 6,000 00	146,417 56
Central National ..... Chicago	54,482 42	.....	.....	73,724 78
Federal Union ..... Chicago	22,472 08	\$35,720 24	.....	28,687 57
Forest City ..... Rockford	60,306 48	.....	36,000 00	57,252 39
German ..... Peoria	342,034 31	.....	.....	145,043 65
Ins. Co. State of Ill. .... Rockford	351,302 38	.....	33,000 00	256,537 91
Metropolitan ..... Chicago	176,522 04	.....	10,000 00	79,600 87
National Brewers ..... Chicago	1,271 96	.....	20,000 00	8,346 70
Totals.....	\$1,318,567 39	\$35,720 24	\$105,000 00	\$857,563 75

## II. JOINT STOCK COMPANIES

Adirondack ..... N. Y.	\$ 167,017 03	.....	.....	\$ 79,155 37
Aetna ..... Conn.	3,379,343 16	\$274,053 63	\$640,000 00	1,638,495 66
Agricultural ..... N. Y.	634,234 14	.....	62,500 00	481,552 04
Albany ..... N. Y.	148,971 82	.....	25,000 00	80,993 95
Allemannia ..... Pa.	334,722 94	.....	30,000 00	219,662 43
Alliance ..... Pa.	294,544 16	137,224 34	30,000 00	220,007 77
American ..... N. J.	1,672,100 58	.....	149,921 76	933,836 48
American Central ..... Mo.	1,204,573 39	.....	250,000 00	662,618 64
American Drugists ..... Ohio.	11,873 31	.....	.....	5,192 31
Assurance Co. of America ..... N. Y.	62,068 45	.....	.....	9,353 84
Atlas ..... Ia.	72,498 65	.....	.....	54,090 58
Austin ..... Tex.	136,186 55	.....	20,000 00	90,219 15
Ben Franklin ..... Pa.	248,656 63	.....	32,000 00	156,258 10
Boston ..... Mass.	515,790 65	778,879 33	300,000 00	677,337 24
Buffalo Commercial ..... N. Y.	171,664 85	.....	16,000 00	97,678 99
Buffalo German ..... N. Y.	256,027 06	.....	60,000 00	171,501 59
California ..... Cal.	267,151 89	.....	60,000 00	183,872 30
Camden Fire Insurance Ass'n. .... N. J.	637,061 55	.....	45,113 42	334,140 91
Capital ..... N. H.	262,921 35	.....	7,700 00	127,580 49
Citizens ..... Mo.	316,489 59	.....	16,000 00	145,350 12
Citizens ..... W. Va.	63,085 47	.....	15,000 00	41,685 20
City of New York ..... N. Y.	178,445 82	.....	15,000 00	82,987 42
Colonial Assurance ..... N. Y.	17,775 73	.....	.....	22,910 73
Columbia ..... N. J.	.....	110,766 03	.....	64,776 47
Commerce ..... N. Y.	104,490 05	.....	20,000 00	69,918 38

## No. 4.

*Insurance Companies Complying with the Insurance Laws of Illinois for the Year Ending December 31, 1909.*

## OF THIS STATE.

Salaries of officers and employes.	National, State and local taxes.	All other expendi- tures.	Aggregate expendi- tures.	Deposit premiums returned on perpetual fire risks and home office remittances of foreign companies.	Aggregate.
\$ 9,593 08	\$ 3,320 98	\$11,051 68	\$198,570 92	.....	\$198,570 92
32,136 20	13,256 26	43,583 64	438,906 52	.....	438,906 52
15,921 24	2,253 06	26,269 24	172,650 74	.....	172,650 74
12,710 83	898 35	5,814 80	106,313 87	.....	106,313 87
22,592 46	4,217 29	11,026 84	191,395 46	.....	191,395 46
4,200 00	9,451 88	47,652 18	548,382 02	.....	548,382 02
83,386 48	15,444 51	42,009 92	731,664 20	.....	731,664 20
3,500 00	3,719 57	139,335 12	412,677 60	.....	412,677 60
.....	1,037 61	8,322 65	38,978 92	.....	38,978 92
\$134,023 29	\$53,599 51	\$335,066 07	\$2,839,540 25	.....	\$2,839,540 25

## OF OTHER STATES.

\$ 7,040 00	\$ 5,226 31	\$ 9,205 03	\$ 267,643 74	.....	\$ 267,643 74
347,817 85	319,202 50	483,765 13	7,082,677 93	\$3,013 98	7,085,691 91
51,548 27	46,756 99	131,670 27	1,408,261 71	.....	1,408,261 71
15,403 14	8,179 65	18,131 62	296,680 18	.....	296,680 18
31,776 25	13,966 65	50,585 98	680,714 25	.....	680,714 25
17,147 91	15,942 43	39,649 13	754,515 74	187 50	754,703 24
138,878 07	84,426 71	243,237 01	3,222,400 61	.....	3,222,400 61
86,185 44	72,408 99	141,108 93	2,419,885 39	.....	2,419,885 39
7,338 72	2,194 19	9,029 04	35,627 57	.....	35,627 57
7,819 00	1,510 39	18,374 34	99,126 02	.....	99,126 02
14,783 03	5,402 69	18,934 87	165,709 82	.....	165,709 82
10,882 29	7,632 82	18,933 12	251,853 93	.....	251,853 93
16,415 98	9,579 49	22,720 44	486,630 08	.....	486,630 08
158,661 53	38,125 27	142,634 68	2,611,428 70	.....	2,611,428 70
13,316 00	7,948 41	21,946 08	328,554 33	.....	328,554 33
36,546 13	23,539 20	64,796 12	612,500 10	.....	612,500 10
47,356 87	14,442 78	75,688 70	648,512 54	.....	648,512 54
45,660 06	29,464 82	62,003 91	1,153,444 67	479 00	1,153,923 67
20,336 87	11,840 66	21,201 78	451,581 05	.....	451,581 05
20,445 32	20,650 44	33,905 61	552,841 08	.....	552,841 08
8,635 83	6,544 11	10,040 96	144,991 57	.....	144,991 57
40,179 69	10,528 82	52,268 27	379,410 02	.....	379,410 02
3,730 00	1,864 67	2,628 79	48,709 92	.....	48,709 92
13,380 43	6,613 34	7,682 42	203,218 69	.....	203,218 69
14,896 25	9,034 74	24,960 22	243,301 64	.....	243,301 64

Table No. 4—

NAME OF COMPANY.	LOSSES PAID.		Dividends paid.	Commissions and brokerage.
	Fire.	Marine and inland.		
Commercial Union . . . . . N. Y.	\$ 125,474 75		\$ 20,000 00	\$ 74,928 97
Commonwealth . . . . . N. Y.	213,432 89		50,000 00	175,733 09
Concordia . . . . . Wis.	470,357 76		24,000 00	313,206 49
Connecticut . . . . . Conn.	1,846,741 41		143,800 00	980,580 75
Continental . . . . . N. Y.	2,970,149 27		550,085 80	1,626,993 26
Cooper . . . . . Ohio	53,483 85		15,000 00	46,765 84
County of Philadelphia . . . . . Pa.	164,878 51		32,000 00	108,402 95
Delaware . . . . . Pa.	807,756 78		60,000 00	524,483 56
Detroit Fire and Marine . . . . . Mich.	278,539 44	\$ 18,059 54	62,500 00	140,704 79
Dixie . . . . . N. C.	739,183 82			239,186 31
Dubuque Fire and Marine . . . . . Ia.	301,651 55		40,000 00	194,085 92
Dutchess . . . . . N. Y.	242,987 35			113,308 65
Eastern . . . . . N. J.	220,181 94			63,211 83
Empire City . . . . . N. Y.	243,554 97		16,000 00	162,539 08
Equitable Fire and Marine . . . . . R. I.	497,997 36	24,932 41	20,000 00	245,639 61
Eureka Fire and Marine . . . . . Ohio	59,156 48		8,000 00	41,768 88
Farmers and Merchants . . . . . Neb.	223,106 60			136,778 63
Federal . . . . . N. J.	5,162 58	367,092 60	80,000 00	323,680 43
Fidelity . . . . . N. Y.	427,039 36		80,000 00	255,420 61
Fire Association of Phila. . . . . Pa.	2,106,180 10		300,000 00	1,180,673 93
Firemens . . . . . N. J.	829,033 16		160,000 00	599,326 83
Fireman's Fund . . . . . Cal.	1,510,365 54	697,469 85	155,000 00	1,046,880 72
Franklin . . . . . Pa.	501,286 38		48,000 00	310,607 93
Franklin . . . . . D. C.	726 38		14,400 00	846 00
Freeholders . . . . . Kan.	86,967 36			53,512 04
Georgia Home . . . . . Ga.	428,518 55		30,000 00	201,131 80
German Alliance . . . . . N. Y.	260,940 22		48,000 00	147,954 19
German-American . . . . . Md.	89,949 07		16,000 00	50,912 12
German-American . . . . . N. Y.	3,307,004 06		450,000 00	1,572,566 58
German-American . . . . . Pa.	77,679 51		12,000 00	40,185 30
German . . . . . Pa.	369,856 72		36,000 00	215,635 48
German . . . . . Ind.	157,428 33		9,500 00	104,585 30
German . . . . . W. Va.	96,424 04		28,000 00	70,468 57
Germania . . . . . N. Y.	1,193,928 15		150,000 00	899,721 74
Girard Fire and Marine . . . . . Pa.	370,114 30		100,000 00	253,278 09
Glens Falls . . . . . N. Y.	861,341 89		230,000 00	563,186 45
Globe and Rutgers . . . . . N. Y.	1,586,441 89		160,000 00	522,792 91
Granite State . . . . . N. H.	297,483 10		20,000 00	138,598 84
Hanover . . . . . N. Y.	1,114,792 14		100,000 00	582,557 96
Hartford . . . . . Conn.	7,529,181 86	19,094 87	650,000 00	3,451,753 87
Hawkeye . . . . . Ia.	245,874 14		30,000 00	131,210 59
Home . . . . . N. Y.	5,149,271 77	172,370 91	750,000 00	2,420,755 49
Humboldt . . . . . Pa.	206,110 84		32,000 00	155,731 22
Imperial . . . . . Col.	70,114 43		12,000 00	45,465 43
Insurance Co. of North America . . . . . Pa.	3,040,492 15	1,357,339 57	360,000 00	2,342,480 40
Insurance Co. of State of Pa. . . . .	377,763 70			211,597 04
International . . . . . N. Y.	263,159 32			554,036 81
International . . . . . Tex.	19 36			3,878 79
Iowa Manufacturers . . . . . Ia.	22,206 63			22,139 71
Jefferson . . . . . Pa.	491,117 45	50,156 58	25,000 00	204,516 21
Liverpool and London and Globe . . . . . N. Y.	101,586 95		10,000 00	42,459 81
Louisville of Ky . . . . .	127,179 95	10,538 91	8,284 00	
Lumber . . . . . N. Y.	175,154 37		20,000 00	76,616 60
Lumbermen's . . . . . Pa.	115,844 52		35,000 00	72,548 92
Mechanics . . . . . Pa.	182,957 79		25,000 00	124,279 79

Continued.

Salaries of officers and employés.	National, State and local taxes.	All other expendi- tures.	Aggregate expendi- tures.	Deposit premiums returned on perpetual fire risks and home office remittances of foreign companies.	Aggregate.
\$ 5,249 97	\$ 8,415 30	\$ 20,481 05	\$ 254,550 04		\$ 254,550 04
26,349 49	14,474 65	45,910 90	525,901 02		525,901 02
34,480 80	37,561 38	91,175 94	970,782 37		970,782 37
188,394 33	87,614 71	261,642 08	3,488,583 28		3,488,583 28
406,327 61	190,265 85	872,962 80	6,616,734 09		6,616,734 09
20,634 98	4,396 52	18,677 31	158,958 50		158,958 50
19,095 02	11,565 67	30,823 07	366,765 22	\$8,431 12	375,196 34
43,410 64	35,428 34	116,783 99	1,587,863 31	4,176 72	1,592,040 03
34,345 31	11,651 44	44,853 99	590,654 51		590,654 51
44,334 86	51,964 39	88,788 58	1,163,457 96		1,163,457 96
26,391 90	16,980 26	37,150 54	616,260 18		616,260 18
20,270 66	7,088 11	20,261 77	403,916 54		403,916 54
17,128 42	9,066 59	15,806 74	325,395 52		325,395 52
8,585 04	7,232 42	29,782 01	467,063 52		467,063 52
51,035 98	23,909 83	70,863 93	934,399 12		934,399 12
11,850 00	2,655 94	17,388 11	140,819 41		140,819 41
12,313 71	12,222 15	43,700 07	428,121 16		428,121 16
5,841 91	23,182 80	57,282 07	862,242 39		862,242 39
54,349 26	34,611 25	167,152 20	1,018,572 68		1,018,572 68
145,051 27	122,271 73	242,664 42	4,016,811 45	55,186 19	4,071,997 64
53,525 41	45,797 46	98,681 50	1,696,364 45		1,696,364 45
196,977 32	114,809 63	371,536 35	4,092,919 41		4,092,919 41
65,444 91	34,479 65	98,359 14	1,058,180 01	32,596 05	1,090,776 06
4,828 50	865 06	3,881 56	25,547 50		25,547 50
12,296 09	4,721 05	9,773 54	167,270 08		167,270 08
41,247 75	36,582 13	82,729 85	820,210 08		820,210 08
2,764 00	13,094 44	19,414 45	492,167 30		492,167 30
13,464 00	5,596 82	10,079 51	186,001 52		186,001 52
265,957 60	175,449 40	657,248 75	6,428,216 38		6,428,216 38
12,143 00	2,910 46	9,640 48	154,558 75		154,558 75
31,929 40	22,040 74	64,183 29	739,645 63		739,645 63
32,621 10	10,315 92	27,915 39	342,366 04		342,366 04
21,639 56	7,847 78	18,172 75	242,552 70		242,552 70
124,446 08	89,051 18	288,752 15	2,715,899 30		2,715,899 30
62,388 04	27,411 95	75,876 59	889,068 97	24,554 72	913,623 69
48,354 76	45,378 48	165,501 99	1,913,763 57		1,913,763 57
99,487 81	40,584 68	198,524 82	2,607,832 11		2,607,832 11
22,183 17	17,161 91	38,798 86	534,225 88		534,225 88
99,798 22	89,308 39	260,566 66	2,247,013 37		2,247,013 37
555,845 66	430,569 81	1,159,713 50	13,796,159 57		13,796,159 57
28,810 72	7,901 48	29,014 47	472,811 40		472,811 40
397,097 61	301,600 45	1,066,102 48	10,257,198 71		10,257,198 71
22,539 62	11,385 75	35,355 22	463,122 65		463,122 65
11,909 50	6,463 34	12,024 67	157,977 37		157,977 37
190,592 09	194,377 74	365,318 61	7,840,600 56	17,503 86	7,858,104 42
21,025 16	20,971 05	44,446 88	675,803 83	6,212 38	682,016 21
440 00	2,981 43	688 74	821,306 30		821,306 30
3,472 50	384 25	108,588 27	116,343 17		116,343 17
8,253 64	921 13	4,670 74	58,191 85		58,191 85
28,557 95	39,193 31	51,629 79	890,171 29	1,954 56	892,125 85
5,412 50	10,813 82	11,116 82	181,389 90		181,389 90
9,582 65	4,181 22	46,596 36	206,343 09		206,343 09
7,047 00	8,097 13	10,758 83	297,673 93		297,673 93
18,905 00	10,776 34	23,990 57	277,065 35	7,640 71	284,706 06
18,904 87	10,449 37	28,441 82	390,023 64	12,885 27	402,908 91



Table No. 4—

NAME OF COMPANY.	LOSSES PAID.		Dividends paid.	Commissions and brokerage.
	Fire.	Marine and inland.		
Mechanics and Traders..... La.	\$ 324,301 64	\$ —727 92	\$ 18,000 00	\$ 181,904 78
Mercantile Fire and Marine..... Mass.	133,453 06			77,612 86
Michigan Commercial..... Mich.	589,159 61	1,520 56	15,000 00	231,567 81
Michigan Fire and Marine..... Mich.	253,631 48		24,000 00	172,169 83
Milwaukee German..... Wis.	40,126 74			25,841 73
Milwaukee Fire..... Wis.	144,038 62		20,000 00	106,991 67
Milwaukee Mechanics..... Wis.	674,738 34		90,000 00	505,117 34
Monongahela..... Pa.	95,267 00		12,236 30	83,040 83
Nassau..... N. Y.	277,232 16		20,000 00	160,378 28
National..... Conn.	2,680,915 53		130,000 00	1,480,318 26
National..... Ohio	46,199 73		6,000 00	17,940 39
National..... Pa.	321,734 65		82,038 00	252,509 31
National Fire and Marine..... N. J.	131,011 48		9,000 00	53,413 35
National Lumber..... N. Y.	107,267 50		20,000 00	61,427 46
National Union..... Pa.	800,046 46		66,000 00	427,727 37
Newark..... N. J.	146,536 43		27,176 95	101,889 76
New Brunswick..... N. J.	228,368 44		19,985 00	154,647 29
New Hampshire..... N. H.	1,136,908 61		109,980 00	592,204 71
Niagara..... N. Y.	1,455,614 30		150,000 00	737,348 95
North British and Mercantile..... N. Y.	108,082 45		20,000 00	136,159 46
Northern..... N. Y.	311,792 87		17,500 00	241,693 68
North River..... N. Y.	794,276 46		34,343 75	441,760 62
Northwestern Fire and Marine..... Minn.	295,607 67			88,246 69
Northwestern National..... Wis.	767,032 21	397 96	120,000 00	732,369 08
Old Colony..... Mass.	244,255 05	1,578 80	16,000 00	132,406 62
Orient..... Conn.	584,065 79			330,886 60
Pacific..... N. Y.	230,163 02		24,000 00	104,763 04
Pelican Assurance..... N. Y.	160,554 85		20,000 00	77,907 52
Pennsylvania..... Pa.	1,742,683 43		187,500 00	904,177 52
Peoples' National..... Del.	211,024 36			410,350 75
Peter Cooper..... N. Y.	164,685 08		9,000 00	102,111 90
Phenix..... N. Y.	3,550,652 56		300,000 00	1,524,735 81
Phoenix..... Conn.	2,151,337 54		309,760 00	1,327,356 20
Pittsburg..... Pa.	75,358 08		16,000 00	44,519 43
Potomac..... D. C.	21,939 42			53,684 98
Providence-Washington..... R. I.	1,061,225 95	317,494 67	50,000 00	637,209 60
Queen Insurance Co. of America..... N. Y.	2,157,449 86		200,000 00	1,006,005 85
Queen City..... S. D.	177,085 17			56,027 64
Rellance..... Pa.	434,341 98		30,000 00	286,671 92
Rhode Island..... R. I.	153,957 57		30,000 00	108,085 57
Richmond..... N. Y.	71,753 47			46,441 80
Rochester German..... N. Y.	722,071 07		52,500 00	454,178 81
St. Louis..... Mo.	102,283 15		6,395 00	49,520 63
St. Paul Fire and Marine..... Minn.	1,913,861 83	487,444 16	50,000 00	1,250,724 36
Seaboard Fire and Marine..... Tex.	117,255 08		30,000 00	63,305 87
Security..... Conn.	686,198 09	1,039 30	60,000 00	388,923 87
Security..... Ia.	65,593 70		9,000 00	52,160 77
Security..... Ohio	59,850 11		9,000 00	40,956 54
Shawnee..... Kan.	919,828 81		30,000 00	470,391 61
Springfield Fire and Marine..... Mass.	2,522,980 88		200,000 00	1,308,751 01
Spring Garden..... Pa.	1,269,718 97		32,000 00	580,807 57
Standard..... Ia.	43,956 56			27,013 99
State..... Neb.	45,469 43		6,000 00	36,990 04
Stuyvesant..... N. Y.	348,172 97		32,000 00	177,033 79
Sun..... Ia.	338,388 71	14,711 50	50,085 00	176,128 38

Continued.

Salaries of officers and employés.	National, State and local taxes	All other expendi- tures.	Aggregate expendi- tures.	Deposit premiums returned on perpetual fire risks and home office remittances of foreign companies.	Aggregate.
\$ 7,497 95	\$ 23,352 27	\$ 38,793 82	\$ 593,122 54	.....	\$ 593,122 54
23,563 99	6,303 74	25,115 25	266,048 90	.....	266,048 90
43,473 17	42,691 75	88,330 90	1,011,743 80	.....	1,011,743 80
22,726 43	23,746 62	58,674 63	554,948 99	.....	554,948 99
5,840 00	2,125 48	7,618 74	81,552 69	.....	81,552 69
13,140 97	15,834 82	27,041 28	327,047 36	.....	327,047 36
70,702 44	66,659 86	112,330 60	1,509,548 58	.....	1,509,548 58
13,794 58	4,949 97	17,202 26	226,490 94	.....	226,490 94
13,110 04	9,197 82	15,806 01	495,724 31	.....	495,724 31
140,813 28	154,564 30	359,272 29	4,955,883 06	.....	4,955,883 06
7,288 84	808 82	6,423 46	84,661 24	.....	84,661 24
32,612 40	15,587 51	35,880 29	740,362 16	.....	740,362 16
7,586 47	607 40	15,858 53	217,477 23	.....	217,477 23
16,878 68	6,133 13	15,427 86	227,134 63	.....	227,134 63
82,164 20	65,644 18	149,679 47	1,591,261 68	.....	1,591,261 68
24,667 11	10,559 28	33,439 48	344,249 01	.....	344,249 01
24,122 79	15,434 77	38,809 52	481,367 81	.....	481,367 81
61,576 86	76,285 46	137,325 05	2,114,280 69	.....	2,114,280 69
186,845 61	87,361 11	219,065 81	2,836,235 78	.....	2,836,235 78
27,472 23	7,501 45	22,698 50	321,914 09	.....	321,914 09
190 00	16,906 99	20,937 81	609,021 35	.....	609,021 35
114,220 74	37,750 45	133,451 93	1,555,803 95	.....	1,555,803 95
27,353 45	17,307 40	84,615 80	513,131 01	.....	513,131 01
78,432 11	81,112 47	137,989 80	1,917,333 63	.....	1,917,333 63
19,614 22	11,181 35	20,797 98	445,834 02	.....	445,834 02
59,043 44	42,466 49	123,016 62	1,139,478 94	.....	1,139,478 94
6,792 86	5,026 11	8,900 41	379,645 44	.....	379,645 44
13,708 28	7,606 80	21,295 60	301,073 15	.....	301,073 15
66,515 40	97,068 07	148,921 62	3,146,896 04	\$28,332 08	3,175,198 12
41,503 67	16,288 85	60,584 36	739,751 99	.....	739,751 99
10,455 00	3,390 24	18,389 63	308,031 85	.....	308,031 85
358,836 84	167,141 29	2,016,077 59	7,917,444 09	.....	7,917,444 09
120,292 82	128,809 56	258,009 30	4,295,565 42	.....	4,295,565 42
9,166 00	3,508 76	15,822 74	164,375 01	.....	164,375 01
216 00	695 65	3,906 99	80,443 04	.....	80,443 04
91,534 50	64,254 28	385,939 61	2,607,657 61	.....	2,607,657 61
283,902 88	106,412 31	320,272 38	4,074,043 28	.....	4,074,043 28
28,304 25	8,636 22	103,264 99	373,318 27	.....	373,318 27
47,618 39	33,186 62	68,122 64	899,941 55	5,778 84	905,720 39
.....	8,018 90	7,988 12	308,050 16	.....	308,050 16
3,433 99	3,230 37	4,269 36	129,128 99	.....	129,128 99
53,570 06	42,288 84	136,499 04	1,461,107 82	.....	1,461,107 82
17,436 65	6,192 97	17,077 65	198,906 05	.....	198,906 05
77,484 36	124,459 51	203,774 37	4,107,748 59	.....	4,107,748 59
14,167 70	8,322 37	26,404 72	259,455 74	.....	259,455 74
82,351 72	36,114 39	182,489 17	1,437,116 54	.....	1,437,116 54
9,736 98	1,548 85	14,112 39	152,152 69	.....	152,152 69
11,080 50	2,374 12	9,551 88	132,813 15	.....	132,813 15
40,102 36	40,213 80	78,761 33	1,579,297 91	.....	1,579,297 91
260,547 15	161,151 41	341,550 35	4,795,280 80	.....	4,795,280 80
84,136 47	75,949 72	115,581 99	2,158,194 72	10,096 58	2,168,291 30
8,429 90	1,565 96	5,593 89	86,590 30	.....	86,590 30
11,699 62	2,980 26	9,576 07	112,715 42	.....	112,715 42
9,532 20	8,762 74	14,087 55	589,589 25	.....	589,589 25
30,120 82	19,332 16	292,281 85	921,048 42	.....	921,048 42

Table No. 4—

NAME OF COMPANY.	LOSSES PAID.		Dividends paid.	Commissions and brokerage.
	Fire.	Marine and inland.		
Teutonic ..... Pa.	\$ 228,755 72		\$ 40,000 00	\$ 153,340 48
Tentonia ..... La.	483,799 57	\$ 7,370 08	25,330 00	222,664 44
Texas National ..... Tex.	57,574 84		8,500 00	5,678 69
Toledo Fire and Marine ..... Ohio	107,223 67		15,000 00	55,678 89
Union of Philadelphia ..... Pa.	381,784 95			191,161 86
Union of Pittsburg ..... Pa.	31,515 99		7,150 50	18,241 46
United American ..... Wis.	13,043 73		5,000 00	26,201 94
United States ..... N. Y.	120,063 15			80,549 31
Virginia Fire and Marine ..... Va.	411,038 49		25,000 00	176,985 88
Virginia State ..... Va.	460,306 64		11,980 50	59,458 56
Washington ..... Wash.	239,411 50			92,254 89
Westchester ..... N. Y.	1,275,869 49		90,000 00	656,395 69
Western ..... Pa.	244,500 82		21,000 00	155,300 55
Western Empire ..... Wash.	19,665 45			11,558 12
Western Reserve ..... Ohio	228,950 33		18,020 00	65,523 35
Williamsburgh City ..... N. Y.	934,788 85		50,000 00	520,605 59
Winona ..... Minn.	301,234 37		17,875 00	128,984 83
Totals .....	\$94,148,933 19	\$4,848,827 68	\$10,114,800 48	\$52,509,475 31

## III. FOREIGN COMPANIES

Aachen and Munich ..... Ger.	\$ 518,829 96			\$ 281,902 70
Atlas Assurance ..... Eng.	762,008 40			419,811 77
British American Assurance ..... Can.	458,917 46	\$ 11,940 94		268,498 67
British and Foreign Marine ..... Eng.		278,370 46		81,082 27
Caledonian ..... Scot.	633,019 46			342,594 00
Cologne ..... Ger.	439,013 01			268,823 77
Commercial Union Assurance Ltd. .... Eng.	1,866,419 53	308,356 84		899,142 23
First Russian ..... Rus.	301,124 97			183,779 71
General Marine ..... Ger.		124,648 10		51,052 09
Hamburg Bremen ..... Ger.	871,153 22			305,252 30
Indemnity Mutual Marine ..... Eng.		181,129 30		20,678 12
Jakor ..... Rus.	270,498 69			347,083 42
Law Union and Rock Ltd. .... Eng.	153,756 06			102,059 35
Liverpool and London and Globe ..... Eng.	3,680,244 45			1,649,175 77
London Assurance Corporation ..... Eng.	779,274 93	220,077 42		596,206 85
London and Lancashire ..... Eng.	950,977 32			508,374 32
Mannheim ..... Ger.		601,415 16		207,902 88
Marine Ltd. .... Eng.		343,977 90		177,097 14
Moscow ..... Rus.	683,925 42			440,117 85
Munich ..... Ger.	2,286,316 60			1,337,362 22
Northern Assurance ..... Eng.	1,350,990 60			571,790 23
North British and Mercantile ..... Eng.	1,988,547 85			1,195,264 93
Norwich Union ..... Eng.	1,232,373 17			378,909 35
Ocean Marine ..... Eng.		113,116 31		23,470 79
Palatine Ltd. .... Eng.	841,711 65			375,823 68
Phoenix Assurance ..... Eng.	1,239,434 11			599,118 60
Prussian National ..... Ger.	460,802 64			281,101 80
Reliance Marine ..... Eng.		120,402 08		25,624 65
Rossia ..... Rus.	1,957,699 47			1,103,527 43
Royal ..... Eng.	3,555,984 41	1,469 94		1,514,917 57
Royal Exchange Assurance ..... Eng.	869,708 65			416,634 74
Russian Reinsurance ..... Rus.	379,229 17			286,890 15
Salamandra ..... Rus.	1,002,596 04			590,750 94
Scottish Union and National ..... Scot.	953,022 01			521,250 43
Sea Ltd. .... Eng.		273,226 48		194,688 76

Continued.

Salaries of officers and employes.	National State and local taxes.	All other expenditures.	Aggregate expenditures.	Deposit premiums returned on perpetual fire risks and home office remittances of foreign companies.	Aggregate.
\$ 15,558 33	\$ 6,728 49	\$ 20,009 11	\$ 464,392 13	.....	\$ 464,392 13
28,500 00	11,912 84	63,149 03	843,725 96	.....	843,725 96
11,992 55	1,770 31	27,233 64	112,750 03	.....	112,750 03
681 00	1,966 90	5,207 85	185,778 31	.....	185,778 31
21,319 82	20,363 00	117,710 39	732,340 02	\$662 00	732,992 02
5,944 41	1,564 42	4,553 86	68,970 64	.....	68,970 64
5,080 13	1,261 73	19,017 31	74,604 84	.....	74,604 84
9,135 03	6,193 45	8,418 15	224,359 09	.....	224,359 09
25,758 30	26,021 11	45,759 57	710,573 35	.....	710,573 35
25,878 03	9,632 79	86,419 23	653,675 75	.....	653,675 75
45,339 59	11,263 32	38,932 64	427,201 94	.....	427,201 94
102,616 68	70,320 63	151,311 15	2,346,513 64	.....	2,346,513 64
24,255 87	13,220 74	39,385 66	497,663 64	.....	497,663 64
4,943 78	914 24	17,715 40	54,797 99	.....	54,797 99
18,862 00	7,671 84	30,490 73	369,518 25	.....	369,518 25
110,805 57	37,426 20	112,397 44	1,766,023 65	.....	1,766,023 65
15,491 10	4,491 26	17,084 34	485,160 90	.....	485,160 90
\$8,274,378 94	\$5,569,410 34	\$17,155,846 29	\$192,641,762 23	\$219,681 56	\$192,861,443 79

## —U. S. BRANCHES.

\$ 77,489 17	\$ 27,720 47	\$ 91,230 55	\$ 997,172 85	\$ 602 90	\$ 997,775 75
95,547 55	49,383 63	135,222 29	1,461,973 64	290,742 59	1,752,716 23
49,114 60	31,291 69	69,016 38	888,779 74	70,587 04	959,366 78
57,974 92	19,347 16	35,957 57	472,732 38	986,330 80	1,459,063 18
83,216 38	38,999 81	132,640 52	1,230,470 17	230,997 23	1,461,467 40
.....	24,697 66	14,559 32	747,093 76	222,914 61	970,008 37
142,159 83	104,359 86	300,028 37	3,620,466 66	665,008 05	4,285,474 71
500 00	14,181 30	2,509 48	502,095 46	180,000 00	682,095 46
.....	4,531 41	24,668 91	204,900 51	98,898 67	303,799 18
71,028 68	41,697 25	173,134 41	1,462,265 89	66,364 00	1,528,629 89
10,298 75	9,995 55	5,214 08	227,315 80	167,929 27	395,245 07
.....	1,362 05	832 65	619,776 81	.....	619,776 81
34,320 93	9,772 43	33,610 33	333,519 10	85,579 16	419,098 26
318,385 65	252,681 65	506,043 38	6,415,530 90	1,458,851 84	7,874,382 74
120,755 41	59,686 44	163,865 71	1,939,866 76	543,245 97	2,483,112 73
121,731 00	67,544 29	230,472 43	1,879,099 36	632,459 99	2,511,559 35
60,642 81	29,813 60	20,783 52	920,557 97	159,228 74	1,079,786 71
1,216 49	12,133 40	18,058 69	552,483 62	301,817 35	854,300 97
500 00	26,538 83	4,973 97	1,156,056 07	200,650 00	1,356,706 07
32,321 63	7,389 37	10,205 84	3,673,595 66	434,130 40	4,107,726 06
191,209 39	85,531 97	238,398 19	2,437,890 38	758,626 60	3,196,516 98
220,183 28	100,043 99	300,617 01	3,804,656 96	65,510 73	3,870,167 69
124,438 28	57,513 26	204,568 27	1,997,902 33	126,815 93	2,124,718 26
.....	4,874 59	13,447 45	154,909 14	77,232 35	232,141 49
68,646 72	43,458 09	134,972 97	1,464,613 11	164,794 56	1,629,407 67
127,549 24	71,126 90	207,007 50	2,244,236 35	110,128 32	2,354,364 67
47,464 24	27,638 32	72,216 15	889,223 15	926 41	890,149 56
.....	4,760 57	4,714 39	155,501 69	132,592 11	288,093 80
79,738 53	8,841 01	55,010 81	3,204,817 25	425,000 00	3,629,817 25
537,601 53	216,631 39	733,304 12	6,559,908 96	1,310,917 74	7,870,826 70
68,011 70	43,315 16	103,946 38	1,501,616 63	445,775 99	1,947,392 62
500 00	14,253 69	2,515 31	683,388 32	105,971 05	789,319 37
1,261 92	1,003 45	9,937 49	1,605,549 84	430,000 00	2,035,549 84
74,378 23	52,539 25	148,493 05	1,749,682 97	661,024 37	2,410,707 34
500 00	17,166 59	11,671 42	497,253 25	81,569 71	578,822 96

Table No. 4—

NAME OF COMPANY.	LOSSES PAID.		Dividends paid.	Commissions and brokerage.
	Fire.	Marine and inland.		
Skandia.....Sweden	\$ 603,604 76	.....	.....	\$344,686 91
Sovereign.....Can.	39,403 99	.....	.....	35,223 87
State Fire, Ltd.....Eng.	42,972 81	.....	.....	25,401 58
Sun Insurance Office.....Eng.	1,423,766 66	.....	.....	759,306 47
Svea Fire and Life, Ltd.....Sweden	354,711 22	.....	.....	213,706 57
Switzerland General.....Switz.	.....	\$300,244 62	.....	90,769 65
Thames and Mersey Marine.....Eng.	.....	139,065 52	.....	52,354 59
Union Marine, Ltd.....Eng.	.....	514,623 55	.....	128,383 06
Western Assurance.....Can.	688,376 17	219,167 25	.....	445,852 52
Totals.....	\$33,649,384 86	\$3,751,261 87	.....	\$18,663,446 70

## IV. MUTUAL COMPANIES

Addison Farmers Mutual.....Addison	\$ 3,328 90	.....	.....	.....
Assureds National Mutual.....Decatur	.....	.....	\$ 222 00	\$ 309 00
Bohemian Mutual.....Chicago	550 00	.....	545 87	.....
Bloomington Mutual.....Bloomington	600 40	.....	3,166 16	.....
Coal Operators Mutual.....Springfield	15,832 02	.....	.....	.....
Ill. Mutual Fire Underwriters...Belvidere	3,267 66	.....	3,451 95	1,082 79
Joliet Mutual.....Joliet	.....	.....	.....	.....
Millers Mutual Fire Assn'.....Alton	219,664 50	.....	.....	7,931 30
Millers National.....Chicago	466,366 32	.....	.....	79,191 63
Mill Owners Mutual.....Chicago	9,015 43	.....	90,226 79	.....
National Mutual Church.....Chicago	48,893 16	.....	8,115 53	3,081 51
Protection Mutual.....Chicago	13,697 20	.....	152,796 91	.....
Retail Merchants Ass'n.....Springfield	24,436 73	.....	14,328 86	7,575 75
Totals.....	\$805,652 32	.....	\$272,854 07	\$99,171 98

## V. MUTUAL COMPANIES

Central Manufacturers Mutual.....Ohio	\$143,732 74	.....	\$ 62,592 72	\$ 35,909 44
Cotton and Wollen Manufacturers...Mass.	23,989 02	.....	408,718 17	.....
Farmers Fire.....Pa.	319,460 25	.....	.....	182,751 11
Grain Dealers National Mutual.....Ind.	79,478 72	.....	.....	4,030 23
Indiana Lumbermen's Mutual.....Ind.	63,110 97	.....	55,436 77	.....
Indiana Millers Mutual.....Ind.	37,918 21	.....	.....	.....
Industrial Mutual.....Mass.	18,692 97	.....	248,754 30	.....
Keystone Mutual.....Pa.	22,415 26	.....	233,025 58	.....
Manton Mutual.....Pa.	20,459 07	.....	209,461 41	.....
Mercantile Mutual.....R. I.	21,525 78	.....	201,032 03	.....
Michigan Millers Mutual.....Mich.	457,238 70	.....	.....	119,328 16
Ohio Millers Mutual.....Ohio	224,163 39	.....	.....	304 35
Philadelphia Manufacturers.....Pa.	28,437 92	.....	346,420 25	.....
Retail Hardware Dealers.....Minn.	51,228 59	.....	73,848 74	6,324 68
Rubber Manufacturers.....Mass.	22,950 42	.....	383,552 53	.....
Totals.....	\$ 1,534,802 01	.....	\$ 2,222,842 50	\$ 318,647 97
Grand aggregate.....	131,457,339 77	\$8,635,809 79	12,715,587 05	72,448,305 71

Concluded.

Salaries of officers and employés.	National, State and local taxes.	All other expendi- tures.	Aggregate expendi- tures.	Deposit premiums returned on perpetual fire risks and home office remittances of foreign companies.	Aggregate.
\$ 981 35	\$ 818 80	\$ 21,141 01	\$ 971,232 83	\$156,387 94	\$1,127,620 77
6,074 00	2,530 12	17,922 45	101,154 43	107,129 20	208,283 63
5,504 81	5,293 37	8,960 60	88,133 17	25,186 51	113,319 68
147,506 16	71,885 27	230,605 68	2,633,070 24	411,376 45	3,044,446 69
24,003 24	14,639 28	53,985 16	661,045 47	.....	661,045 47
11,191 82	9,616 26	1,015 61	412,837 96	184,725 00	597,562 96
34,663 94	11,827 92	19,649 48	257,591 45	337,397 87	594,989 32
41,062 41	24,454 85	18,124 42	726,648 29	42,071 17	768,719 46
86,058 77	52,005 75	115,373 85	1,606,834 31	72,565 02	1,679,399 33
<b>\$3,175,733 36</b>	<b>\$1,774,997 60</b>	<b>\$4,700,627 20</b>	<b>\$65,715,451 59</b>	<b>\$13,030,023 64</b>	<b>\$78,745,475 23</b>

## OF THIS STATE.

\$ 2,204 35	\$ 415 71	\$ 314 52	\$ 6,263 48	\$ 6,263 48
2,374 34	1,238 14	.....	3,612 48	3,612 48
506 52	93 48	.....	1,681 00	1,681 00
757 61	91 00	233 89	2,228 77	2,228 77
7,094 28	90 00	764 72	26,947 18	26,947 18
3,741 95	.....	2,310 85	13,855 20	13,855 20
1,714 53	.....	.....	1,714 53	1,714 53
15,810 70	3,390 37	9,162 89	255,959 76	255,959 76
44,002 18	12,277 21	108,194 16	710,031 50	710,031 50
9,058 53	454 79	6,336 04	115,091 58	115,091 58
39,862 62	542 20	14,758 39	115,253 41	115,253 41
13,782 21	774 10	10,226 48	191,276 90	191,276 90
13,640 00	150 34	4,149 13	64,280 81	64,280 81
<b>\$154,549 82</b>	<b>\$19,517 34</b>	<b>\$156,451 07</b>	<b>\$1,508,196 60</b>	<b>\$1,508,196 60</b>

## OF OTHER STATES.

\$21,836 80	\$ 5,873 94	\$27,625 82	\$297,571 46	\$297,571 46
15,941 35	6,084 55	23,679 64	478,412 73	478,412 73
31,265 50	10,237 39	38,348 82	552,063 07	552,063 07
25,726 16	1,237 22	74,786 24	185,258 57	185,258 57
13,832 00	2,474 78	17,064 26	151,918 78	151,918 78
16,578 91	2,935 49	87,556 99	144,989 60	144,989 60
11,514 95	3,999 05	9,863 19	292,824 46	292,824 46
12,353 78	943 96	31,665 66	300,404 24	300,404 24
11,580 48	826 21	30,207 09	272,534 26	272,534 26
14,930 00	5,028 95	9,499 36	252,016 12	252,016 12
66,870 93	10,822 55	25,322 40	679,582 74	679,582 74
29,206 24	7,077 05	53,056 08	313,810 11	313,810 11
14,331 54	1,856 27	42,824 79	433,870 77	433,870 77
6,862 16	1,591 43	16,245 44	156,101 04	156,101 04
15,038 35	5,761 45	23,347 34	450,650 09	450,650 09
<b>\$ 307,872 15</b>	<b>\$ 66,750 29</b>	<b>\$ 511,093 12</b>	<b>\$ 4,962,008 04</b>	<b>\$ 4,962,008 04</b>
<b>12,046,557 56</b>	<b>7,504,275 08</b>	<b>22,859,083 75</b>	<b>267,666,958 71</b>	<b>\$13,249,705 20</b>
				<b>280,916,663 91</b>

TABLE No. 5.

*Statement Showing the Paid-up Capital, Admitted Assets, Total Liabilities and Surplus, and the per cent of Surplus or the Impairment of Capital, Income, Expenditures and per cent of Expenditures to Income, Risks in Force and Net Assets, and the per cent of Net Assets to Risks in Force of all the Fire and Marine Insurance Companies doing business in the State of Illinois during the year 1909.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

NAME OF COMPANY.	Capital.	Total admitted assets, less special deposits.	Total liabilities, less amounts secured by special deposits.	SURPLUS.		IMPAIRMENT.		Total income.
				Amount.	Per cent of surplus to capital.	Amount.	Per cent of impair'm't to capital.	
American National.....	\$200,000 00	\$462,858 32	\$395,046 61	\$ 67,811 71	33.90			\$257,796 60
Calumet.....	300,000 00	907,048 15	707,775 57	199,272 58	66.42			521,066 84
Central National.....	200,000 00	432,063 19	285,367 16	146,726 03	73.36			203,610 35
Federal Union.....	100,000 00	200,135 10	180,511 37	19,623 73	19.62			146,063 01
Forest City.....	200,000 00	810,739 66	579,899 33	230,840 33	115.42			193,942 38
German.....	200,000 00	766,223 35	696,518 91	69,704 44	34.85			523,079 04
Ins. Co. State of Illinois.....	300,000 00	1,060,000 54	1,029,815 86	130,184 68	43.39			861,709 99
Metropolitan.....	200,000 00	286,004 63	274,557 62	21,447 01	10.72			321,864 70
National Brewers.....	200,000 00	340,368 53	220,125 10	120,183 43	60.09			46,242 38
Totals.....	\$1,900,000 00	\$5,375,411 47	\$4,369,617 53	\$1,005,793 94	52.93			\$3,075,413 03

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Adirondack.....	\$ 200,000 00	\$ 438,015 59	\$ 363,901 53	\$ 72,114 06	36.05			\$ 290,207 49
Aetna.....	4,000,000 00	18,062,110 33	12,065,647 95	5,996,462 38	149.91			8,053,662 71
Agricultural.....	500,000 00	3,470,506 30	2,420,837 24	1,049,672 06	209.83			1,791,613 20
Albany.....	250,000 00	639,156 53	551,162 00	387,964 33	155.19			371,755 20
Alleghenia.....	200,000 00	1,465,180 06	974,062 18	491,067 88	245.54			834,322 38

Alliance.....	Pa.	500,000 00	1,630,753 65	1,185,272 06	445,481 59	89 09	924,905 48
American.....	N. J.	1,000,000 00	8,483,826 68	5,862,760 28	2,621,066 40	982 10	3,767,061 80
American Central.....	Mo.	2,000,000 00	5,501,092 51	4,534,956 65	966,135 86	48 33	2,539,703 91
American Druggists.....	Ohio	200,000 00	257,501 20	226,616 79	30,884 41	15 44	54,885 54
Assurance Co. of America.....	N. Y.	200,000 00	483,269 65	303,489 42	99,800 53	49 90	102,504 27
Atlas.....	Pa.	230,000 00	434,666 00	377,686 62	56,979 38	24 77	162,767 45
Austin.....	Tex.	200,000 00	488,906 28	388,719 67	100,186 61	50 09	257,833 48
Ben Franklin.....	Pa.	200,000 00	860,185 98	638,819 41	201,366 57	100 68	534,208 20
Boston.....	Mass.	1,000,000 00	6,256,379 15	3,229,600 48	3,026,778 67	302 67	3,100,461 04
Buffalo Commercial.....	N. Y.	200,000 00	682,064 62	525,588 77	156,475 85	78 23	369,217 39
Buffalo German.....	N. Y.	200,000 00	2,448,055 61	878,240 88	41,569 814 73	784 90	708,431 83
California.....	Cal.	400,000 00	1,125,418 75	962,453 09	162,965 66	40 74	769,483 78
Camden Fire Insurance Association.....	N. J.	400,000 00	2,322,008 57	1,744,238 20	577,770 37	115 55	1,348,279 87
Capital.....	N. H.	200,000 00	829,051 92	654,421 48	174,630 44	87 31	505,051 05
Citizens.....	Mo.	200,000 00	853,585 60	663,560 50	190,025 10	95 01	691,677 48
Citizens.....	W. Va.	200,000 00	363,483 48	295,902 40	67,581 08	33 79	168,908 23
City of New York.....	N. Y.	500,000 00	1,434,223 06	876,724 51	557,498 55	111 49	413,272 43
Colonial Assurance.....	N. Y.	200,000 00	334,955 05	240,968 33	94,086 72	47 04	73,895 21
Columbia.....	N. J.	200,000 00	673,984 03	502,576 94	171,407 09	42 85	265,508 83
Commerce.....	N. Y.	200,000 00	669,637 13	441,342 67	228,294 46	114 14	296,676 26
Commercial Union.....	N. Y.	200,000 00	791,868 17	574,705 67	217,162 50	108 58	371,853 51
Commonwealth.....	N. Y.	500,000 00	2,108,185 03	1,073,674 13	1,034,510 90	206 90	769,321 87
Concordia.....	Wis.	300,000 00	1,546,820 83	1,355,502 08	191,318 75	63 77	1,040,016 87
Connecticut.....	Conn.	1,000,000 00	6,846,215 49	5,072,550 88	1,773,664 61	177 36	4,084,436 54
Continental.....	N. Y.	1,000,000 00	22,332,787 04	9,287,906 40	13,044,878 64	1,304 48	9,672,645 33
Cooper.....	Ohio	200,000 00	663,529 52	399,938 69	263,590 83	131 79	205,091 54
County of Philadelphia.....	Pa.	400,000 00	1,179,060 41	945,385 43	233,694 98	58 42	426,977 03
Delaware.....	Pa.	400,000 00	2,221,654 37	2,033,720 50	187,933 87	46 98	1,772,903 96
Detroit Fire and Marine.....	Mich.	500,000 00	2,032,831 22	1,050,666 95	982,164 27	196 43	667,196 09
Dixie.....	N. C.	500,000 00	1,305,267 54	1,060,828 18	244,439 36	48 88	1,375,115 43
Dubuque Fire and Marine.....	Ia.	200,000 00	1,176,480 56	851,183 00	325,297 56	162 64	696,506 34
Dutchess.....	N. Y.	200,000 00	684,545 23	547,497 38	137,047 85	68 52	429,378 39
Eastern.....	N. Y.	207,068 66	404,171 01	362,527 92	41,643 09	20 11	222,347 24
Empire City.....	N. Y.	400,000 00	767,201 97	565,376 65	201,822 32	100 91	552,497 33
Equitable Fire and Marine.....	R. I.	400,000 00	1,371,781 48	1,251,830 95	119,950 53	29 98	997,362 37
Eureka Fire and Marine.....	Ohio	100,000 00	371,172 02	262,916 39	108,255 63	108 25	155,751 56
Farmers and Merchants.....	Neb.	200,000 00	612,928 77	572,634 01	40,294 76	50 24	465,427 43
Federal.....	N. J.	1,000,000 00	2,432,062 06	1,899,801 11	532,200 97	23 12	1,034,582 16
Fidelity.....	N. Y.	1,000,000 00	4,059,381 74	2,067,760 27	1,991,621 47	199 16	1,686,170 09
Fire Association of Philadelphia.....	Pa.	750,000 00	8,506,744 33	6,132,140 20	2,316,604 13	308 88	4,548,067 71



Table No. 5—Continued.

NAME OF COMPANY.	Capital.	Total admitted assets, less special deposits.	Total liabilities, less amounts secured by special deposits.	SURPLUS.		IMPAIRMENT.		Total income.
				Amount.	Per cent of surplus to capital.	Amount.	Per cent of impairment to capital.	
Firemen's..... N. J.	\$ 1,000,000 00	\$ 5,715,087 79	\$ 2,975,306 06	\$ 2,739,781 73	273 97	.....	.....	\$ 2,162,369 45
Fireman's Fund..... Cal.	1,500,000 00	7,431,401 75	5,604,165 73	1,827,236 02	121 81	.....	.....	4,948,462 89
Franklin..... Pa.	400,000 00	2,972,466 65	2,972,466 65	674,730 73	168 69	.....	.....	1,321,655 74
Franklin..... D. C.	125,000 00	334,860 56	130,149 39	254,511 17	203 53	.....	.....	87,616 43
Freeholders..... Kan.	200,000 00	353,963 94	339,354 78	14,639 16	7 32	.....	.....	187,009 41
Georgia Home..... Ga.	300,000 00	1,201,015 63	1,037,494 65	163,520 98	54 50	.....	.....	824,086 75
German Alliance..... N. Y.	400,000 00	1,351,667 13	960,836 22	390,830 91	157 71	.....	.....	612,701 34
German-American..... Md.	200,000 00	957,064 24	436,879 45	230,214 79	125 10	.....	.....	248,511 86
German-American..... N. Y.	1,500,000 00	16,162,229 53	9,722,018 32	6,440,211 21	429 33	.....	.....	7,541,330 53
German-American..... Pa.	200,000 00	615,212 60	354,812 59	260,400 01	130 20	.....	.....	188,556 37
German..... Pa.	300,000 00	1,110,786 01	983,770 61	127,015 40	42 33	.....	.....	769,609 88
German..... Ind.	100,000 00	618,182 80	470,043 68	148,139 23	148 14	.....	.....	351,608 56
German..... W. Va.	200,000 00	670,760 04	423,326 29	242,433 75	121 22	.....	.....	274,836 96
Germania..... N. Y.	1,000,000 00	6,541,429 14	4,544,867 06	1,996,562 08	199 65	.....	.....	3,152,936 34
Glard Fire and Marine..... Pa.	500,000 00	2,413,068 83	2,021,053 95	392,014 88	78 40	.....	.....	976,735 31
Gleus Falls..... N. Y.	200,000 00	5,072,415 75	2,649,995 27	2,422,420 48	121 21	.....	.....	2,261,467 52
Globe and Rutgers..... N. Y.	400,000 00	5,177,134 99	2,778,812 51	2,398,322 48	599 58	.....	.....	2,978,586 21
Granite State..... N. H.	200,000 00	1,106,313 65	800,046 24	306,265 41	104 63	.....	.....	607,855 26
Hanover..... N. Y.	1,000,000 00	4,710,119 57	3,416,791 09	1,293,328 48	129 33	.....	.....	2,665,919 28
Hartford..... Conn.	2,000,000 00	23,069,700 61	16,321,953 11	6,713,747 50	335 96	.....	.....	16,230,969 88
Hawkeye..... Ia.	100,000 00	854,593 00	747,129 04	107,463 96	107 46	.....	.....	446,707 72
Home..... N. Y.	3,000,000 00	27,307,672 28	16,124,835 32	11,182,836 96	372 70	.....	.....	12,785,305 09
Humboldt..... Pa.	200,000 00	1,001,663 77	744,432 02	257,231 75	128 60	.....	.....	572,017 10
Imperial..... Cal.	225,000 00	433,421 35	347,863 27	85,458 08	37 99	.....	.....	179,665 76
Insurance Co. of North America..... Pa.	3,000,000 00	13,069,665 45	10,664,905 72	2,404,759 73	80 10	.....	.....	9,132,708 12
Insurance Co. of State of Pennsylvania..... Pa.	200,000 00	1,019,984 07	904,663 06	115,321 02	57 66	.....	.....	760,488 15
International..... N. Y.	200,000 00	1,706,607 16	1,497,273 99	209,333 17	104 90	.....	.....	1,832,240 98
International..... Tex.	216,700 00	357,777 43	230,419 73	107,857 70	49 94	.....	.....	17,611 72
Iowa Manufacturers..... Ia.	100,000 00	177,061 66	162,944 84	14,096 82	14 10	.....	.....	63,213 13
Jefferson..... Pa.	250,000 00	1,189,886 28	996,442 44	193,442 84	77 36	.....	.....	793,453 45

Liverpool and London and Globe

Liverpool and London and Globe	N. Y.	200,000 00	852,984 81	478,619 09	374,245 59	187 17	252,922 13
Lombville of Kentucky	Ky.	100,000 00	252,245 79	215,870 70	97,495 76	16 20	204,857 18
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	318,541 96
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	346,577 26
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	432,891 14
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	749,242 52
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	310,776 18
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	979,416 53
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	68,761 22
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	82,865 81
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	379,224 20
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	1,755,165 16
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	386,822 17
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	568,883 26
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	6,003,346 01
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	92,247 35
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	873,281 91
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	290,523 57
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	250,915 05
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	1,831,560 40
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	425,661 28
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	535,191 65
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	2,362,997 37
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	3,481,900 86
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	571,805 31
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	787,442 95
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	1,646,133 40
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	401,855 23
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	2,286,979 84
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	500,751 22
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	1,456,236 68
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	444,010 81
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	337,530 75
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	3,645,743 60
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	1,386,433 75
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	340,108 72
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	8,125,802 86
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	5,278,060 58
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	164,853 78
Lombville of Kentucky	N. Y.	200,000 00	252,245 79	215,870 70	97,495 76	16 20	148,723 04

Table No. 5—Continued.

NAME OF COMPANY.	Capital.	Total admitted assets, less special deposits.	Total liabilities, less amounts secured by special deposits.	SURPLUS.		IMPAIRMENT.		Total income
				Amount.	Per cent of surplus to capital.	Amount.	Per cent of impairm't to capital.	
Providence-Washington. N. Y.	\$ 500,000 00	\$ 3,438,546 21	\$2,766,756 04	\$ 1,671,790 17	134.36			\$2,803,451 64
Queen Insurance Co. of America. N. Y.	1,000,000 00	8,042,662 83	4,859,276 31	3,183,386 52	318.34			4,787,405 90
Queen City. S. D.	200,000 00	357,992 55	341,681 98	16,310 57	8.15			94,028 21
Rellane. Pa.	300,000 00	1,630,883 79	1,407,523 48	223,360 31	74.45			1,029,830 13
Rhode Island. R. I.	300,000 00	1,001,214 76	649,775 98	351,438 78	117.14			439,404 84
Richmond. N. Y.	200,000 00	381,237 18	303,839 48	77,397 70	38.69			171,477 23
Rochester German. N. Y.	500,000 00	2,437,775 59	1,847,971 11	590,804 48	117.96			1,621,935 62
St. Louis. Mo.	200,000 00	262,783 57	283,273 12			\$489 55	25	142,470 94
St. Paul Fire and Marine. Minn.	500,000 00	6,118,732 76	4,574,878 17	1,543,854 59	308.77			4,979,884 35
Seaboard Fire and Marine. Tex.	250,000 00	424,886 65	405,685 28	19,201 37	7.68			211,458 42
Security. Conn.	500,000 00	2,546,723 10	2,044,872 77	501,850 33	100.37			1,640,774 21
Security. Ia.	100,000 00	388,840 00	333,783 43	55,046 57	55.05			184,405 83
Security. Ohio	150,000 00	364,823 51	297,060 86	67,762 65	45.17			150,884 37
Shawnee. Kan.	200,000 00	1,449,452 70	1,265,665 30	183,787 40	91.80			1,579,284 42
Springfield Fire and Marine. Mass.	2,000,000 00	9,538,460 23	6,935,827 61	2,602,632 62	130.13			5,901,373 03
Spring Garden. Pa.	400,000 00	3,177,811 05	2,644,889 27	532,911 78	133.23			2,475,997 36
Standard. Ia.	100,000 00	202,517 36	172,703 18	29,814 18	29.81			85,349 21
State. Neb.	200,000 00	378,094 15	327,072 01	51,022 14	25.51			141,370 04
Stuyvesant. N. Y.	400,000 00	1,171,518 75	832,012 90	319,505 85	79.87			737,187 84
Sun. Ia.	500,000 00	1,252,851 77	1,116,099 85	136,751 92	27.35			1,020,671 27
Teutonia. Pa.	200,000 00	967,399 30	667,330 30	300,069 00	150.03			551,366 66
Teutonia. La.	250,000 00	947,921 63	810,405 13	137,516 50	55.00			862,356 81
Texas National. Tex.	100,000 00	154,865 90	149,207 49	5,658 41	5.66			119,195 42
Toledo Fire and Marine. Ohio	100,000 00	321,263 55	190,209 73	30,963 82	30.96			178,741 12
Union of Philadelphia. Pa.	200,000 00	965,243 66	840,230 01	125,013 65	62.50			808,756 75
Union of Pittsburg. Pa.	100,000 00	260,585 21	171,923 11	88,662 10	88.66			87,184 90
United American. Wis.	100,000 00	194,679 13	166,220 46	28,458 67	28.46			79,287 49
United States. N. Y.	250,000 00	629,841 71	413,399 84	m 116,441 87	46.56			290,983 14
Virginia Fire and Marine. Va.	250,000 00	1,557,761 68	987,832 07	569,929 61	227.97			798,254 14
Virginia State. Va.	200,000 00	678,638 84	594,165 14	14,473 70	7.23			446,406 18

Washington.....	250,000 00	698,575 47	548,331 84	150,243 63	60.09	434,313 01
Wetcheater.....	300,000 00	4,462,134 06	3,080,353 80	n 1,451,780 26	477.26	2,767,777 89
Western.....	300,000 00	921,109 04	820,236 45	100,872 59	33.62	556,077 84
Western Empire.....	180,000 00	264,023 50	225,260 38	38,763 12	21.50	33,600 48
Western Reserve.....	250,000 00	481,823 93	410,496 79	71,327 14	28.53	257,808 06
Williamsburg City.....	250,000 00	2,787,066 18	1,996,544 13	790,522 05	316.21	1,877,269 25
Winona.....	200,000 00	739,050 09	631,108 04	107,942 05	53.97	556,140 49
Totals.....	\$72,234,066 96	\$407,214,018 46	\$281,188,259 48	\$126,026,248 53	174 47	\$226,596,769 70

## III. FOREIGN COMPANIES—U. S. BRANCHES.

Aachen and Munich.....	Ger.	\$345,000 00	\$2,209,390 35	\$1,463,411 13	\$ 745,979 22	216.23	\$1,200,337 92
Atlas Assurance.....	Eng.	304,000 00	2,156,111 96	1,551,774 03	304,337 93	100.11	1,801,709 90
British American Assurance.....	Eng.	310,000 00	1,521,159 62	1,195,372 89	325,786 73	105.09	1,030,725 80
British and Foreign Marine.....	Eng.	617,000 00	1,465,298 84	1,284,181 77	121,117 07	19.63	860,259 04
Caledonian.....	Scott.	310,000 00	2,059,558 46	1,756,115 97	303,442 49	97.89	1,541,240 66
Colonne.....	Ger.	210,000 00	1,101,402 71	1,045,485 40	55,917 31	26.63	970,822 78
Commercial Union Assurance, Ltd.....	Eng.	378,000 00	7,310,375 24	5,039,937 04	2,270,438 20	600.65	4,678,895 06
First Russian.....	Rus.	300,000 00	876,262 88	792,383 33	83,879 55	27.96	675,344 66
General Marine.....	Ger.	230,000 00	275,686 72	294,735 51	81,850 21	8.28	237,032 07
Hamburg Bremen.....	Ger.	205,000 00	1,997,569 22	1,471,888 56	525,680 66	256.43	1,533,460 52
Indemnity Mutual Marine.....	Eng.	200,000 00	494,928 55	433,367 72	61,560 83	30.78	400,265 09
Japan.....	Rus.	300,000 00	1,342,159 69	1,138,034 05	204,125 64	68.04	1,330,459 59
Law Union and Rock, Ltd.....	Eng.	236,000 00	703,437 67	641,843 09	61,794 58	26.18	498,650 62
Liverpool and London and Globe.....	Eng.	400,000 00	13,885,892 88	8,913,954 47	5,070,148 41	1,267.53	8,610,684 73
London Assurance Corporation.....	Eng.	625,000 00	3,316,187 73	2,823,409 09	492,778 64	78.84	2,588,460 64
London and Lancashire.....	Eng.	310,000 00	3,813,990 76	2,762,788 71	1,051,172 05	339.09	2,506,528 22
Munich.....	Ger.	450,000 00	690,247 22	738,492 10	185,301 87	42.11	1,057,730 49
Marine, Ltd.....	Rus.	440,000 00	993,920 12	908,618 25	232,854 42	77.62	994,638 78
Moscow.....	Rus.	300,000 00	1,725,226 12	1,492,331 70	232,854 42	77.62	1,601,831 88
Munich.....	Ger.	205,000 00	5,226,055 71	4,082,627 60	1,133,428 11	562.65	4,726,455 60
Northern Assurance.....	Eng.	4,933,170 75	8,933,170 75	3,477,076 78	1,456,093 97	485.36	3,097,295 90
North British and Mercantile.....	Eng.	300,000 00	8,176,460 35	4,934,558 51	3,241,901 84	1,013.09	5,082,031 84
Northwich Union.....	Eng.	300,000 00	2,594,330 17	2,129,469 20	460,860 98	156.62	1,890,501 34
Ocean Marine.....	Eng.	262,000 00	3,353,860 96	2,332,692 18	1,021,168 78	305.22	1,183,147 95
Palatine, Ltd.....	Eng.	318,000 00	3,200,914 84	2,230,331 06	970,583 78	305.22	1,788,871 26

Table No. 5—Continued.

NAME OF COMPANY.	Capital.	Total admitted assets, less special deposits.	Total liabilities, less amounts secured by special deposits.	SURPLUS.		IMPAIRMENT.		Total income.
				Amount.	Per cent of surplus to capital.	Amount.	Per cent of impairment to capital.	
Phoenix Assurance.....Eng.	\$ 310,000 00	\$ 3,398,181 05	\$2,459,141 38	\$ 939,039 67	302 93	.....	.....	\$2,537,028 01
Prussian National.....Ger.	215,000 00	1,793,692 88	1,364,400 11	399,292 47	185 71	.....	.....	1,098,656 75
Reliance Marine.....Eng.	300,000 00	388,955 46	1,393,565 83	.....	.....	\$ 4,610 47	1 53	209,813 51
Rosalia.....Rus.	300,000 00	3,316,410 12	3,104,080 42	212,329 70	70 77	.....	.....	4,065,010 25
Royal.....Eng.	320,000 00	11,323,568 26	8,632,647 32	2,690,920 94	840 91	.....	.....	7,998,702 91
Royal Exchange Assurance.....Eng.	520,000 00	2,175,344 64	1,946,502 17	228,842 47	44 00	.....	.....	1,500,605 47
Russian Reinsurance.....Rus.	300,000 00	1,019,632 88	993,585 86	26,047 02	8 68	.....	.....	1,021,867 95
Salamandra.....Rus.	300,000 00	1,911,370 69	1,564,376 02	346,994 67	115 66	.....	.....	1,510,685 95
Scottish Union and National.....Scot.	300,000 00	4,795,632 00	2,435,028 35	2,360,603 65	786 87	.....	.....	2,294,034 12
Sea, Ltd.....Eng.	310,000 00	899,917 69	818,727 63	81,190 06	26 19	.....	.....	717,286 90
Skandia.....Sweden	310,000 00	1,319,182 91	1,292,187 67	26,995 24	8 71	.....	.....	1,146,594 88
Sovereign.....Can.	205,000 00	427,214 57	310,298 98	116,915 59	57 03	.....	.....	167,462 54
State Fire, Ltd.....Eng.	223,000 00	430,148 22	320,680 94	109,467 28	49 09	.....	.....	124,781 33
Sun Insurance Office.....Eng.	300,000 00	4,236,799 06	3,281,579 34	955,219 72	318 40	.....	.....	3,282,746 17
Svea Fire and Life, Ltd.....Sweden	210,000 00	1,263,938 86	907,461 22	356,477 64	160 75	.....	.....	743,746 88
Switzerland General.....Switz.	225,000 00	470,140 80	420,959 42	49,181 38	21 87	.....	.....	509,937 75
Thames and Mersey Marine.....Eng.	310,000 00	653,342 42	583,037 42	70,305 00	22 68	.....	.....	551,012 10
Union Marine, Ltd.....Eng.	410,445 35	668,425 09	685,735 05	.....	.....	17,309 96	4 22	751,631 41
Western Assurance.....Can.	307,000 00	2,334,833 37	1,820,872 99	514,010 38	167 43	.....	.....	1,825,656 92
Totals.....	c \$13,790,445 35	\$115,150,270 19	\$86,413,494 45	\$28,873,189 84	209 37	\$136,414 10	.....	\$82,733,531 38
Aggregate of stock companies.....	87,924,512 01	527,739,700 12	371,971,371 46	155,905,232 31	177 32	136,903 65	.....	312,405,714 11

Table No. 5—Continued.

## IV. MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Net deposit notes and contingent liability of members.	Cash admitted assets.	Liabilities, including unearned premiums.	Surplus including deposit notes and contingent liability of members.	Net cash surplus.	Total Income.
Addison Farmers Mutual.....	\$ 160,925 30	\$ 78,690 31	\$ 19,468 33	\$ 218,147 28	\$ 57,221 98	\$ 10,495 91
Assureds National Mutual.....	191,992 70	29,904 33	31,601 88	160,285 03	—1,602 63	19,333 96
Bloomington Mutual.....	26,960 00	10,360 78	5,120 38	32,200 38	5,160 38	1,920 41
Bloomington Mutual.....	13,462 74	5,200 08	1,013 28	12,750 56	3,291 82	3,434 26
Coal Operators Mutual.....	93,000 00	86,124 76	15,848 55	163,276 21	70,276 21	35,837 98
Illinois Mutual Fire Underwriters.....	68,277 21	9,179 91	8,993 59	68,453 53	186 32	14,911 98
Joliet Mutual.....	22,684 68	4,723 19	2,218 36	25,190 51	2,503 83	7,881 71
Millers National Fire Association.....	1,371,535 48	339,126 83	138,247 33	1,569,314 96	214,770 50	237,299 77
Millers National.....	4,887,464 06	1,639,115 68	651,436 67	5,574,335 07	986,581 01	833,071 83
Mill Owners Mutual.....	638,443 23	124,710 70	66,388 56	696,765 39	68,322 14	129,912 95
National Mutual Church.....	255,071 27	62,050 32	54,437 78	263,692 81	7,621 54	115,401 04
Protection Mutual.....	1,020,477 03	226,371 91	104,615 05	1,142,236 01	121,753 96	212,687 34
Retail Merchants Association.....	313,666 74	35,256 97	33,247 37	315,619 34	2,012 00	61,539 45
Totals.....	\$8,764,032 48	\$2,663,733 75	\$1,135,649 11	\$10,292,117 12	\$1,528,064 64	\$1,683,667 59

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers Mutual.....	\$1,080,185 85	\$ 477,228 82	\$187,081 67	\$1,370,333 00	\$290,147 15	\$368,021 28
Cotton and Woolen Manufacturers.....	2,411,489 80	428,239 81	252,882 78	2,586,846 83	175,357 03	496,470 70
Farmers Fire.....	1,043,610 36	561,994 12	561,994 12	481,616 24	481,616 24	569,681 58
Grain Dealers National Mutual.....	1,144,410 10	138,029 07	80,660 49	1,201,778 68	57,368 58	208,076 28
Indiana Lumbermen's Mutual.....	593,865 42	230,319 28	107,900 57	716,284 13	122,418 71	208,159 54
Indiana Millers Mutual.....	1,105,038 49	354,781 27	62,583 45	1,397,236 31	292,197 82	177,799 98
Industrial Mutual.....	1,530,681 40	316,662 12	161,161 90	1,686,181 62	155,500 22	317,103 35
Keystone Mutual.....	1,465,354 55	307,980 78	151,835 28	1,620,600 05	155,246 50	324,329 37
Manton Mutual.....	1,328,685 00	266,700 42	137,711 48	1,457,673 94	128,988 94	295,060 68
Mercantile Mutual.....	1,237,155 90	301,970 79	126,768 57	1,412,358 12	175,202 22	260,302 77

Table No. 5—Continued.

Name of Company.	Net deposit notes and contingent liability of members.	Cash admitted assets.	Liabilities, including unearned premiums.	Surplus, including deposit notes and contingent liability of members.	Net cash surplus.	Total Income.
Michigan Millers Mutual..... Mich.	\$2,191,275.52	\$368,911.60	\$568,636.64	\$2,491,550.48	\$300,274.96	\$660,266.27
Ohio Millers Mutual..... Ohio	2,409,847.80	577,818.51	171,549.95	2,816,116.36	406,268.56	341,285.60
Philadelphia Manufacturers..... Pa.	2,018,131.60	440,477.69	203,813.16	2,254,796.13	236,664.53	446,786.60
Retail Hardware Dealers..... Minn.	21,622.34	237,394.68	116,809.33	332,207.69	120,585.35	217,903.44
Rubber Manufacturers..... Mass.	2,289,310.00	439,711.41	240,207.71	2,468,813.70	199,503.70	473,182.70
Totals.....	\$ 21,017,053.77	\$ 6,428,936.61	\$ 3,131,597.10	\$ 24,314,363.28	\$ 3,297,339.51	\$ 5,364,430.14
Grand aggregate.....	117,705,586.26	536,832,370.48	376,238,617.67	* 190,511,742.71	160,563,752.81	319,453,841.84
Net deposit notes of mutual companies.....	29,781,066.25				—136,903.65	

Special reserve fund set aside to provide capital for continuing the business in case of disastrous conflagrations, not available for current ordinary losses—  
*d* \$200,000.00 deposited with New York Insurance Department, under Secs. 130, 131, and 132, New York Laws.  
*e* \$200,000.00 deposited with New York Insurance Department, under Secs. 130, 131, and 132, New York Laws.  
*f* \$70,000.00 deposited with Rhode Island Insurance Department, under Chapter 134, Title 19, of the Public Statutes of the State of Rhode Island.  
*g* \$750,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.  
*h* \$250,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.  
*i* \$200,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.  
*j* \$1,500,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.  
*k* \$175,000.00 deposited with Wisconsin Insurance Department, under Secs. 1909, 1910 and 1911, Wisconsin Laws.  
*l* \$300,000.00 deposited with Rhode Island Insurance Department, under Chapter 136, Title 19, of the Public Statutes of the State of Rhode Island.  
*m* \$21,304.11 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.  
*n* \$200,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.  
*o* \$280,000.00 deposited with New York Insurance Department, under Secs. 130, 131 and 132, New York Laws.

*a* Impairment.  
*b* Deposit capital.

Table No. 5—Continued.

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent of expenditures to income.	Risks in force.	Net assets not including special deposits.	Per cent of net assets to risks in force.
American National	\$198,570 92	\$ 59,225 98		77.02	\$23,011,740 00	\$ 427,486 19	1.85
Calumet.....	438,906 52	82,180 06		84.23	49,389,563 00	820,001 81	1.96
Central National	172,550 74	30,959 61		84.79	7,261,851 00	412,451 58	5.98
Federal Union	106,313 87	39,749 14		72.77	66,096,944 00	169,396 98	2.77
Forest City.....	191,393 46	2,546 92		98.98	47,196,761 00	796,745 39	1.98
German	548,382 02		\$25,284 98	104.83	64,841,463 00	685,778 58	1.05
Ins. Co. State of Ill.	731,664 20	130,045 79		84.90	125,193,851 00	1,103,710 53	.88
Metropolitan.....	412,677 60		90,792 90	128.20	1,717,838 00	234,480 09	13.55
National Brewers	38,978 92	7,263 46		84.29	3,385,231 00	337,446 53	9.96
Totals.....	\$2,839,540 25	\$351,950 66	\$116,077 88	92.33	\$328,095,242 00	\$4,987,497 68	1.52

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Adirondack.....	N. Y.	\$ 267,643 74	\$ 22,583 75		92.22	\$ 16,848,904 00	2.43
Aetna.....	Conn.	7,062,677 93	971,004 78		87.94	653,653,809 00	1.58
Agricultural.....	N. Y.	1,468,261 71	383,351 49		78.98	324,334,100 00	1.01
Albany.....	N. Y.	286,660 18	75,075 02		79.80	51,273,974 00	1.77
Alleghenia.....	Pa.	680,714 25	153,608 13		81.98	121,526,042 00	1.12
Alliance.....	Pa.	754,515 74	170,289 74		81.88	476,436,081 00	1.95
American.....	N. J.	3,222,400 61	545,281 24		85.52	781,509,772 00	1.02
American Central	Mo.	2,419,865 39	419,898 52		85.21	380,042,461 00	1.36
American Drugists	Ohio	35,627 57	64.93		64.93	4,070,202 00	6.25
Assurance Co. of America	N. Y.	99,126 02	3,378 35		96.70	7,229,086 00	4.72
Atlas.....	La.	165,709 82		\$2,942 37	101.80	17,871,120 44	2.33
Austin.....	Tex.	231,853 93	5,979 55		97.08	18,031,908 00	2.54
Ben Franklin.....	Pa.	486,630 99	47,677 51		91.07	68,736,498 00	1.18
Boston.....	Mass.	2,611,423 70	489,032 34		88.96	227,946,016 00	2.09
Buffalo Commercial	N. Y.	328,564 33	40,663 06		88.96	50,952,339 00	1.26



Table No. 5—Continued.

Name of Company.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent of expenditures to income.	Risks in force.	Net assets, not including special deposits.	Per cent of net assets to risks in force.
Buffalo German..... N. Y.	\$ 612,500 10	\$ 95,931 73		86.45	\$ 114,318,300 00	\$ 2,365,006 46	2.06
California..... Cal.	648,512 54	120,971 21		84.27	96,710,155 00	1,093,398 79	1.99
Camden Fire Insurance Ass'n..... N. J.	1,183,444 67	189,835 20		85.55	181,143,317 00	2,151,146 23	1.18
Capital..... N. H.	451,581 05	53,470 00		89.41	64,006,869 00	752,242 24	1.17
Citizens..... Mo.	552,841 08	38,836 40		93.43	63,505,471 00	807,623 71	1.26
Citizens..... W. Va.	144,991 57	23,916 66		85.84	13,353,273 16	354,002 32	2.65
City of New York..... N. Y.	379,410 02	33,862 41		91.80	61,048,528 00	1,375,957 14	2.23
Colonial Assurance..... N. Y.	48,709 92	25,185 29		65.91	8,361,990 00	323,080 86	3.86
Columbia..... N. Y.	203,218 69	62,288 14		73.33	916,274,032 00	664,373 54	4.08
Commerce..... N. Y.	243,301 64	53,376 64		82.00	42,187,545 00	645,208 23	1.52
Commercial Union..... N. Y.	254,550 04	117,303 47		68.45	45,861,223 00	694,494 64	1.51
Commonwealth..... N. Y.	525,901 02	234,420 85		69.16	103,062,877 00	2,064,803 47	1.99
Concordia..... W. Va.	970,782 37	69,234 50		93.34	156,072,070 00	1,378,210 37	1.88
Connecticut..... Conn.	3,488,583 28	595,853 26		85.41	628,982,388 00	6,519,191 29	1.03
Continental..... N. Y.	6,616,734 09	3,055,911 24		68.40	1,349,317,530 00	21,470,906 86	1.59
Cooper..... Ohio	158,958 50	46,133 04		77.50	36,455,713 00	652,015 55	1.78
County of Philadelphia..... Pa.	366,765 22	90,211 83		85.89	54,742,405 00	934,933 00	1.70
Delaware..... Pa.	1,587,863 31	185,040 65		89.56	225,442,118 00	1,805,574 34	1.84
Detroit Fire and Marine..... Mich.	590,654 51	76,541 58		88.52	983,848,905 00	1,062,672 14	2.34
Dixie..... N. C.	1,163,457 96	211,637 47		81.00	98,657,584 00	1,220,947 84	1.78
Dubuque Fire and Marine..... Ia.	616,260 18	80,246 16		88.47	91,069,486 00	1,120,515 11	1.23
Dutchess..... N. Y.	403,916 54	25,461 85		94.07	51,053,070 00	631,061 99	1.24
Eastern..... N. J.	325,395 52		\$103,048 28	146.34	13,888,083 00	347,950 24	2.50
Empire City..... N. Y.	467,993 62	84,803 81		93.08	43,438,167 00	691,748 97	1.69
Equitable Fire and Marine..... R. I.	934,399 12	62,063 25		93.08	£124,639,694 00	1,278,707 61	1.02
Eureka Fire and Marine..... Ohio	140,819 41	14,932 15		90.47	224,532,887 00	340,901 86	1.41
Farmers and Merchants..... Neb.	428,121 16	37,306 27		91.94	58,159,063 00	586,353 04	1.00
Federal..... N. J.	862,242 39	172,339 77		83.34	836,412,364 00	1,994,900 56	5.47
Fidelity..... N. Y.	1,018,572 86	697,597 41		69.40	166,340,315 00	3,941,662 92	2.36
Fire Association of Philadelphia..... Pa.	4,016,811 45	531,276 26		98.31	594,804,838 00	6,494,063 00	1.09

Firemans .....	N. J.	1,696,264.45	466,005.00	78.44	327,307,823.00	5,405,682.68	1.67
Fireman's Fund .....	Cal.	4,082,919.41	855,573.48	82.71	675,380,484.54	6,661,254.54	1.88
Franklin .....	Pa.	1,088,180.01	293,473.73	80.06	109,241,778.00	2,089,628.27	1.21
Franklin .....	D. C.	25,547.50	62,068.63	20.15	.....	379,811.17	.....
Freeholders .....	Kan.	167,270.08	10,739.33	89.44	14,175,708.00	316,872.07	2.23
Georgia Home .....	Ga.	820,210.08	3,876.67	99.52	91,386,128.00	1,099,041.79	1.20
German Alliance .....	N. Y.	492,167.30	120,534.04	80.32	80,484,587.00	1,460,242.04	1.81
German-American .....	Cal.	184,001.52	62,510.34	74.80	43,234,427.00	648,969.02	1.50
German-American .....	N. Y.	6,428,216.38	1,113,114.15	85.23	1,320,082,363.00	14,935,533.49	1.12
German-American .....	Pa.	154,558.75	33,997.62	81.96	20,529,580.00	594,247.74	2.89
German .....	Pa.	739,645.63	29,964.25	96.10	109,253,745.00	1,033,074.62	94
German .....	Ind.	342,366.04	9,242.62	97.37	80,664,126.00	595,308.74	98
German .....	W. Va.	242,552.70	32,284.25	87.64	33,795,109.00	644,840.14	1.90
German .....	N. Y.	2,715,896.30	437,037.04	86.13	646,329,037.00	6,254,008.22	96
Girard Fire and Marine .....	Pa.	889,068.97	87,666.34	91.02	177,483,345.00	1,740,308.08	98
Glens Falls .....	N. Y.	1,913,763.57	347,703.95	84.62	372,539,203.00	4,724,704.44	1.26
Globe .....	N. Y.	2,607,832.11	370,754.10	87.55	282,621,405.00	4,628,925.77	1.63
Globe and Rutgers .....	N. H.	534,225.88	73,659.38	87.88	79,952,979.00	1,026,323.34	1.28
Granite State .....	N. Y.	2,247,013.37	348,905.91	86.55	396,608,667.20	4,380,932.26	1.10
Harvey .....	N. Y.	13,796,156.57	2,434,830.31	84.99	2,070,626,463.00	21,455,882.99	1.03
Hartford .....	Conn.	.....	.....	.....	.....	.....	.....
Hawkeye .....	Ind.	472,811.40	.....	105.84	65,658,754.00	831,660.25	1.26
Home .....	N. Y.	10,257,198.71	2,528,106.38	80.22	1,888,251,596.00	24,427,251.96	1.29
Humboldt .....	Pa.	463,122.65	106,894.45	80.96	85,750,519.00	933,019.23	1.09
Humboldt .....	Cal.	157,977.37	21,688.39	87.92	14,811,486.00	420,127.83	2.83
Insurance Co. of North America .....	Pa.	7,840,600.56	1,292,107.56	85.85	692,571,546.00	11,302,792.39	1.22
Insurance Co. of State of Pa. .....	Pa.	.....	.....	.....	.....	.....	.....
International .....	N. Y.	675,803.83	84,684.32	88.86	65,508,339.00	733,160.83	1.21
International .....	Tex.	821,306.30	1,110,834.68	42.50	188,638,536.00	1,568,836.25	83
Iowa Manufacturers .....	Pa.	116,343.17	98,731.45	690.62	1,458,432.00	335,064.93	22.88
Iowa Manufacturers .....	Pa.	58,191.85	5,021.33	92.05	6,274,305.21	174,915.13	2.78
Jefferson .....	Pa.	890,171.29	96,717.84	112.18	689,242,948.00	1,013,343.51	1.13
Liverpool and London and Globe .....	N. Y.	181,389.90	71,532.23	71.71	28,972,432.00	791,223.08	2.73
Louisville of Ky .....	Cal.	206,343.09	.....	100.72	217,067,882.00	232,422.46	1.36
Lumber .....	N. Y.	297,673.93	20,868.03	93.44	18,426,176.00	337,184.08	1.82
Lumbermen's .....	Pa.	277,063.35	69,311.91	79.98	48,580,226.00	1,474,557.62	3.03
Mechanics .....	Pa.	300,023.64	62,887.50	86.11	64,469,941.00	932,704.02	1.47
Mechanics and Traders .....	Pa.	593,122.54	156,119.98	79.16	276,251,830.00	1,104,423.07	1.44
Mercantile Fire and Marine .....	Mass.	266,048.90	44,727.26	85.60	18,486,114.00	420,742.55	2.27
Michigan Commercial .....	Mich.	1,011,743.80	32,327.27	103.30	124,132,944.00	1,195,051.49	96
Michigan Fire and Marine .....	Mich.	554,948.99	101,762.23	84.50	83,619,865.00	1,245,429.56	1.48
Milwaukee German .....	Wis.	81,552.69	1,313.12	96.41	8,221,511.00	280,834.86	3.41

Table No. 5—Continued.

Name of Company.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent of expenditures to income.	Risks in force.	Net assets, not including special deposits.	Per cent of net assets to risks in force.
Milwaukee Fire.....Wis.	\$ 327,047 36	\$ 52,176 84	.....	86.24	\$ 62,570,648 00	\$ 745,547 37	1.19
Milwaukee Mechanics.....Wis.	1,509,548 58	245,615 58	.....	86.00	282,666,457 00	2,889,175 09	1.02
Monongahela.....Pa.	228,490 94	160,441 23	.....	58.53	29,724,035 00	556,601 05	1.87
Nassau.....N. Y.	485,724 31	73,158 95	.....	87.13	62,982,408 00	753,582 31	1.21
National.....Conn.	4,955,883 66	1,047,462 35	.....	82.55	821,029,866 00	8,300,023 90	1.01
National.....Ohio	84,661 24	7,586 11	.....	91.77	11,360,178 00	195,957 87	1.72
National.....Pa.	740,362 16	132,919 75	.....	84.77	147,198,315 00	1,762,576 16	1.19
National Fire and Marine.....N. J.	217,477 23	73,046 34	.....	74.85	20,578,118 00	353,839 63	1.71
National Lumber.....N. Y.	227,134 63	23,780 42	.....	90.52	15,661,786 14	365,577 88	2.33
National Union.....Pa.	1,591,261 68	240,298 72	.....	86.88	241,288,292 00	2,998,432 84	1.24
Newark.....N. J.	344,249 01	81,412 27	.....	80.87	62,480,310 00	1,030,091 85	1.64
New Brunswick.....N. J.	481,367 81	53,824 14	.....	89.94	49,591,650 00	632,343 28	1.27
New Hampshire.....N. H.	2,114,260 69	248,716 68	.....	89.47	318,261,364 00	4,499,488 29	1.41
Niagara.....N. Y.	2,836,235 78	645,665 08	.....	81.45	510,891,216 00	5,989,964 39	1.17
North British and Mercantile.....N. Y.	321,914 09	249,891 22	.....	56.29	83,622,374 00	1,470,314 43	1.57
Northern.....N. Y.	609,021 35	178,421 60	.....	77.34	94,777,967 00	1,124,631 42	1.18
North River.....N. Y.	1,555,803 95	90,329 54	.....	94.51	205,528,042 00	2,009,532 49	.97
Northwestern Fire and Marine.....Minn.	513,131 01	.....	\$111,545 78	127.77	10,047,489 00	480,372 63	4.78
Northwestern National.....Wis.	1,917,333 63	369,646 21	.....	83.83	566,218,146 00	5,313,948 44	.93
Old Colony.....Mass.	445,834 02	54,917 20	.....	89.03	52,756,207 00	817,654 90	1.54
Orient.....Conn.	1,139,478 94	316,757 74	.....	78.24	222,590,949 00	2,778,974 72	1.24
Pacific.....N. Y.	379,645 44	64,365 37	.....	85.50	40,575,987 00	798,965 33	1.96
Pelican Assurance.....N. Y.	301,073 15	36,457 80	.....	89.19	44,874,665 00	616,346 52	1.37
Pennsylvania.....Pa.	3,146,866 04	498,877 56	.....	86.31	555,177,262 00	6,037,100 15	1.08
Peoples' National.....Del.	739,751 99	646,981 76	.....	53.35	121,220,657 00	2,358,464 29	1.94
Peter Cooper.....N. Y.	308,031 85	32,076 87	.....	90.56	41,491,722 00	458,109 48	1.10
Phoenix.....N. Y.	7,917,444 09	208,558 59	.....	97.43	1,087,005,031 00	8,340,603 50	.76
Phoenix.....Conn.	4,266,565 42	982,515 16	.....	81.38	788,467,033 00	9,191,101 84	1.15
Pittsburg.....Pa.	164,375 01	308 77	.....	99.81	18,173,761 00	360,496 97	1.98
Potomac.....D. C.	80,443 04	68,280 00	.....	54.08	18,908,016 00	331,577 97	1.75

Providence-Washington.....	R. I.	2,607,687 61	195,793 93	.....	93.01	629,863,126 00	3,296,804 25	1.00
Queen Insurance Co. of America.....	N. Y.	4,074,043 28	713,452 61	.....	85.09	623,136,904 00	7,538,307 83	1.20
Queen City.....	S. D.	373,318 27	.....	279,280 06	397.02	16,807,500 00	802,307 14	1.82
Reliance.....	Pa.	899,941 55	129,898 58	.....	87.38	139,908,142 00	1,371,223 09	1.98
Rhode Island.....	R. I.	308,060 16	131,354 96	.....	70.10	46,747,968 00	1,920,186 52	1.96
Richmond.....	N. Y.	129,128 99	42,348 24	.....	75.30	12,963,183 00	352,746 92	2.72
Rochester German.....	N. Y.	1,461,107 82	160,827 80	.....	90.08	205,046,279 00	2,288,624 91	1.11
St. Louis.....	Mo.	1,186,908 05	.....	56,435 11	139.61	8,468,520 00	290,802 83	3.08
St. Paul Fire and Marine.....	Minn.	4,107,748 59	872,145 76	.....	82.48	620,900,159 00	5,749,963 37	1.10
Seaboard Fire and Marine.....	Tex.	259,455 74	.....	47,997 32	122.69	14,409,681 00	399,865 83	2.77
Security.....	Conn.	1,437,116 54	203,657 67	.....	87.58	293,732,344 00	2,357,892 30	.99
Security.....	la.	152,152 69	32,253 24	.....	82.50	23,747,424 00	372,906 82	1.57
Security.....	Ohio	132,813 15	18,071 22	.....	88.02	22,490,091 00	346,642 66	1.54
Shawnee.....	Kan.	1,579,297 91	.....	13 49	80.00	140,157,639 00	1,340,225 88	.95
Springfield Fire and Marine.....	Mass.	4,795,280 80	896,092 23	.....	84.25	719,613,096 00	8,869,335 93	1.23
Spring Garden.....	Pa.	2,158,104 72	317,802 94	.....	87.16	253,251,685 76	2,557,208 49	1.00
Standard.....	la.	86,590 30	.....	1,241 09	101.45	6,958,715 00	187,837 57	3.15
State.....	Neb.	112,715 42	28,654 62	.....	79.73	15,662,245 00	369,065 69	2.35
Stuyvesant.....	N. Y.	589,589 25	147,598 26	.....	79.97	56,055,659 00	1,092,555 08	1.94
Sun.....	La.	921,048 42	99,622 55	.....	90.23	663,953,530 00	1,114,632 87	1.74
Teutonia.....	Pa.	464,392 13	86,974 53	.....	84.22	71,902,911 00	925,399 30	1.28
Teutonia.....	La.	843,725 96	18,630 85	.....	97.83	676,748,953 00	895,446 63	1.16
Texas National.....	Tex.	112,750 03	6,445 39	.....	94.59	7,757,470 00	149,154 65	1.92
Toledo Fire and Marine.....	Ohio	185,778 31	.....	7,037 19	103.93	8,346,073 00	215,099 55	2.57
Union of Philadelphia.....	Pa.	732,340 02	76,416 73	.....	90.55	81,840,459 00	853,874 65	1.04
Union of Pittsburgh.....	Pa.	68,970 64	18,214 26	.....	79.10	10,087,061 00	252,589 17	2.50
United American.....	Wis.	74,604 84	4,682 65	.....	94.09	8,162,965 01	190,065 04	2.32
United States.....	N. Y.	224,359 09	56,624 05	.....	79.84	22,538,440 00	488,430 82	2.16
Virginia Fire and Marine.....	Va.	710,573 35	87,680 79	.....	89.01	78,489,226 00	1,441,068 41	1.83
Virginia State.....	Va.	653,675 75	.....	207,269 57	146.43	20,048,375 00	334,767 89	1.66
Washington.....	Wash.	427,201 94	7,111 07	.....	96.36	27,925,957 00	659,172 51	2.36
Westchester.....	N. Y.	2,346,513 64	421,284 25	.....	84.77	455,762,643 00	4,173,104 95	.91
Western.....	Pa.	497,663 64	58,414 20	.....	89.49	77,951,537 00	860,048 07	1.10
Western Empire.....	Wash.	54,797 99	8,802 49	.....	88.16	3,519,496 00	252,465 37	7.17
Western Reserve.....	Ohio	369,518 25	.....	111,710 19	143.33	21,456,154 19	453,089 86	2.11
Williamsburgh City.....	N. Y.	1,766,023 65	111,275 60	.....	94.07	278,885,164 00	2,579,086 16	.92
Winona.....	Minn.	485,160 90	70,979 59	.....	87.23	45,263,351 00	652,638 13	1.44
Totals.....		\$192,641,762 23	\$35,138,904 07	\$1,183,896 60	85.01	\$30,077,175 340 11	\$372,846,182 23	1.23

Table No. 5—Continued.

## III. FOREIGN COMPANIES—U. S. BRANCHES.

Name of Company.	Total expenditures.	Income over expenditures.	Expenditures over income.	Per cent of expenditures to income.	Risks in force.	Net assets, not including special deposits.	Per cent of net assets to risks in force.
Aachen and Munich .....	\$ 997,172 85	\$ 203,185 07	.....	83.07	\$ 176,086,494 00	\$ 2,080,476 23	1.18
Atlas Assurance .....	1,461,973 64	339,738 26	.....	81.14	247,960,608 00	1,994,484 65	80
British American Assurance .....	888,779 74	141,945 86	.....	86.22	151,512,229 00	1,416,079 08	83
British and Foreign Marine .....	472,732 38	387,526 66	.....	54.95	88,827,313 00	901,983 69	10.22
Caledonian .....	1,230,470 17	310,770 52	.....	79.83	223,447,931 00	1,874,241 07	84
Cologne .....	747,063 76	223,729 00	.....	76.95	136,214,655 00	991,904 71	72
Commercial Union Assurance, Ltd. ....	3,620,466 66	1,058,428 40	.....	77.37	665,164,540 00	6,187,276 98	94
First Russian .....	502,095 46	173,249 14	.....	74.34	80,275,580 00	812,448 18	1.01
General Marine .....	204,900 51	32,131 56	.....	86.44	3,760,958 00	240,037 71	7.39
Hamburg Bremen .....	1,462,265 89	71,174 63	.....	95.35	190,771,043 00	1,866,309 91	98
Indemnity Mutual Marine .....	227,315 80	179,949 29	.....	56.79	66,541,550 00	365,276 40	5.58
Jakor .....	619,778 81	719,675 77	.....	46.27	103,732,361 00	1,190,867 74	1.15
Law Union and Rock, Ltd. ....	333,519 10	83,131 52	.....	78.17	71,528,507 00	661,916 29	92
Liverpool and London and Globe .....	6,415,530 90	2,195,110 33	.....	74.50	1,254,454,198 00	12,490,298 72	96
London Assurance Corporation .....	1,939,866 76	648,613 88	.....	74.94	632,429,953 00	2,972,647 99	92
London and Lancashire .....	1,879,099 36	627,428 86	.....	74.96	432,912,904 00	3,575,119 58	82
Manheim .....	920,537 97	137,172 52	.....	87.03	626,565,967 00	617,489 24	2.32
Marine, Ltd. ....	552,483 62	414,153 14	.....	57.15	616,709,946 00	726,762 91	4.35
Moscow .....	1,156,056 07	445,795 81	.....	72.17	191,714,367 00	1,562,331 81	81
Munich .....	3,673,596 66	1,062,859 94	.....	77.72	503,385,261 00	3,610,614 71	71
Northern Assurance .....	2,437,890 38	659,345 52	.....	78.70	490,462,119 00	4,465,298 57	91
North British and Mercantile .....	3,804,656 96	1,277,374 88	.....	74.86	826,444,280 00	7,683,939 21	93
Norwich Union .....	1,997,902 33	.....	\$177,400 97	109.74	295,043,201 00	2,375,823 89	80
Ocean Marine .....	154,902 14	38,238 81	.....	80.20	82,856,903 00	240,340 14	8.43
Palatine, Ltd. ....	1,464,613 11	324,268 15	.....	81.87	240,470,781 00	2,728,577 26	1.13
Phoenix Assurance .....	2,244,236 35	292,791 66	.....	88.45	352,760,892 00	3,177,141 49	90
Prussian National .....	889,223 15	209,433 60	.....	80.96	170,780,892 00	1,636,370 61	96
Reliance Marine .....	155,501 69	54,311 82	.....	74.11	62,752,292 00	2,352,078 61	12.07
Rossia .....	3,204,817 26	860,193 00	.....	78.83	382,578,173 00	2,785,538 45	79
Royal .....	6,569,908 96	1,438,793 95	.....	82.01	1,333,366,001 85	10,187,311 61	76

Royal Exchange Assurance	Eng.	1,531,618.63	338,479.66	1,011.16	100.06	222,908,175.00	1,991,008.90	89
Russian Reinsurance	Rus.	1,583,388.22	.....	.....	69.57	107,113,320.00	1,951,467.52	87
Salsmar, Inc.	Eng.	1,635,649.94	.....	94,963.89	105.27	146,033,157.00	1,554,565.29	1.67
Scottish Union and National	Scot.	1,767,893.97	514,351.15	.....	77.28	541,496,826.00	4,536,777.75	1.33
Sea, Ltd.	Eng.	497,253.25	220,033.66	.....	66.32	624,496,833.00	320,913.93	2.09
Skandia	Sweden	971,292.83	175,382.05	.....	84.70	119,339,560.00	1,126,392.47	94
Sovereign	Can.	101,154.43	46,208.11	.....	69.40	10,461,513.00	363,706.67	3.75
State Fire, Ltd.	Eng.	58,153.17	36,628.01	.....	70.47	13,396,183.00	420,588.69	3.16
Sun Insurance Office	Eng.	2,633,079.24	619,675.81	.....	80.94	482,432,753.00	3,921,187.24	1.81
Svea Fire and Life, Ltd.	Sweden	661,040.47	82,701.41	.....	88.36	90,467,718.00	1,186,603.47	1.31
Switzerland General	Switz.	412,837.96	97,099.79	.....	80.95	4,778,936.00	345,233.93	7.65
Thames and Mersey Marine	Eng.	257,591.45	293,420.65	.....	46.74	64,108,444.00	454,469.01	7.38
Union Marine, Ltd.	Eng.	720,439.39	24,883.12	.....	88.67	316,576,384.00	568,164.57	3.44
Western Assurance	Can.	1,006,841.31	218,822.61	.....	88.01	6236,780,027.00	2,067,104.78	1.88
Totals		\$ 65,715,451.59	\$17,291,355.81	\$ 273,276.02	79.43	\$10,696,331,849.85	\$101,826,704.72	.95
Aggregate of stock companies		261,196,754.07	52,782,210.54	1,573,250.50	83.60	41,101,602,431.96	479,660,384.63	1.16

## IV. MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Total expenditures.	Income over expenditures.	Expenditures over income.	Percent of expenditures to income.	Risks in force.	Net assets and contingent liability of members and deposit notes not including special deposits.	Percent of net assets to risks in force.
Addison Farmers Mutual	\$ 6,263.48	\$ 4,232.43	.....	59.67	\$ 3,581,838.00	\$ 237,615.61	6.67
Assured National Mutual	3,412.48	15,721.06	.....	18.66	2,294,348.50	221,867.03	9.81
Bohemian Mutual	2,628.77	1,539.41	.....	87.53	436,400.00	36,060.76	8.14
Bloomington Mutual	2,283.77	1,265.49	.....	84.88	287,023.00	18,664.82	6.50
Coal Operators Mutual	26,947.18	8,860.80	.....	73.19	2,703,363.81	179,016.04	6.62
Illinois Mutual Fire Underwriters	13,855.20	1,056.78	.....	92.91	1,929,175.00	77,115.80	5.80
Joliet Mutual	714.53	6,167.18	.....	31.71	24,409.00	29,468.87	7.08
Millers Mutual Fire Association	245,034.76	.....	\$18,660.59	107.87	15,707,315.96	1,703,267.26	10.85
Millers National	770,031.50	123,040.33	.....	85.37	57,644,713.88	1,574,665.57	2.72
Mill Owners Mutual	115,091.58	14,821.37	.....	88.59	13,866,336.00	760,609.72	5.43

Table No. 5—Concluded.

Name of Company.	Total expenditures.	Income over expenditures.	Expenditures over income.	Percent of expenditures to income.	Risks in force.	Net assets and contingent liability of members and deposit notes not including special deposits.	Percent of net assets to risks in force.
National Mutual Church .....	\$115,253 41	\$ 147 63	.....	99 87	\$22,017,477 00	\$ 299,888 07	1 36
Protection Mutual .....	191,276 90	21,410 44	.....	89 93	22,647,892 00	1,244,283 72	5 49
Chicago .....	64,280 81	.....	\$2,741 36	104 45	5,366,965 00	347,366 71	6 46
Retail Merchants Association .....	.....	.....	.....	.....	.....	.....	.....
Totals .....	\$1,508,106 60	\$196,932 94	\$21,431 95	89 57	\$148,586,947 85	\$6,732,979 98	4 53

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers Mutual .....	\$297,571 46	\$70,449 82	.....	80 85	\$23,137,953 00	\$1,535,985 92	6 63
Cotton and Wollen Manufacturers .....	478,412 73	18,057 97	.....	86 36	54,999,962 00	2,827,965 81	5 14
Farmers Fire .....	552,063 07	17,618 51	.....	96 90	87,178,689 00	983,767 83	1 12
Grain Dealers National Mutual .....	185,258 57	22,817 71	.....	89 03	10,774,137 00	1,275,448 86	11 83
Indiana Lumbermen's Mutual .....	151,918 78	56,240 76	.....	72 98	8,389,167 48	815,261 70	9 71
Indiana Millers Mutual .....	144,989 60	32,810 38	.....	81 54	11,986,228 42	1,457,887 15	12 15
Industrial Mutual .....	292,824 46	24,278 89	.....	92 34	34,599,618 00	1,839,249 76	5 31
Keystone Mutual .....	300,404 24	23,925 13	.....	92 62	32,090,139 00	1,767,135 51	5 50
Manton Mutual .....	272,534 26	22,528 42	.....	92 36	28,337,206 00	1,580,542 44	5 49
Mercantile Mutual .....	252,016 12	8,286 65	.....	96 81	28,078,014 00	1,531,034 62	5 45
Michigan Millers Mutual .....	679,583 74	.....	\$19,316 47	102 92	49,190,615 00	2,793,080 22	5 67
Ohio Millers Mutual .....	313,810 11	27,475 49	.....	91 94	48,953,138 99	2,969,246 31	15 89
Philadelphia Manufacturers .....	433,870 77	12,915 83	.....	97 10	46,951,900 00	2,456,609 29	5 23
Retail Hardware Dealers .....	156,101 04	61,892 40	.....	71 63	11,006,716 00	439,015 44	3 98
Rubber Manufacturers .....	450,650 09	22,532 61	.....	95 23	52,132,052 00	2,717,744 76	5 21
Totals .....	\$ 4,962,008 04	\$ 421,738 57	\$ 19,316 47	92 49	\$ 498,135,235 89	\$ 27,000,005 62	5 42
Grand aggregate .....	267,666,958 71	53,400,892 05	1,613,998 92	83 78	41,748,324,615 70	513,393,370 23	1 22

a Includes marine and inland business.

b Marine business only.

TABLE No. 6.

*Showing the Companies which have Special Deposits in Other States for the Exclusive Protection of Policy-holders therein, and the Amounts of Such Deposits and the Liabilities Secured Thereby, not Included in the Foregoing Tables.*

Name of Company.	Location.	Special deposits.	Liabilities secured thereby.	Unpaid losses.	Unearned premiums.
Calumet.....	Chicago..... Ill.	\$ 10,000 00	\$ 3,072 56	\$ 2 73	\$ 3,090 83
Adirondack.....	New York..... N. Y.	10,500 00	5,095 12	1,225 00	3,370 12
American.....	New York..... N. Y.	51,500 00	17,511 20	1,675 00	15,838 20
American Central.....	St. Louis..... Mo.	60,500 00	23,318 57	2,023 32	21,188 23
American Druggists.....	Cincinnati..... Ohio	20,000 00	908 66	.....	908 66
Boston.....	Boston..... Mass.	10,310 00	3,282 27	1,275 00	1,977 27
Capital.....	Chicard..... N. H.	10,100 00	2,361 33	400 00	3,961 33
Chilrens.....	Charlestown..... W. Va.	10,200 00	7,268 76	280 20	6,908 56
Connecticut.....	Hartford..... Conn.	110,000 00	93,304 56	3,988 50	89,318 06
Delaware.....	Philadelphia..... Pa.	35,862 50	7,120 00	600 00	6,520 00
Dixie.....	Greensboro..... N. C.	35,350 00	23,231 35	5,108 50	18,122 85
Federal.....	Jersey City..... N. J.	8,000 00	.....	.....	.....
Fidelity.....	New York..... N. Y.	48,700 00	19,837 35	2,800 00	17,037 35
Fire Association of Philadelphia.....	Philadelphia..... Pa.	21,000 00	17,187 00	4,307 00	12,880 00
Franklin.....	Philadelphia..... Pa.	19,800 00	4,166 40	420 00	3,745 40
Germania.....	New York..... N. Y.	20,900 00	9,023 06	200 00	8,823 06
Girard Fire and Marine.....	Philadelphia..... Pa.	32,635 00	17,437 36	2,031 00	15,396 36
Glen Falls.....	Glen Falls..... N. Y.	25,000 00	12,464 69	50 00	12,414 69
Hanover.....	New York..... N. Y.	55,000 00	31,764 58	1,754 64	29,009 94
Imperial.....	Denver..... Col.	10,500 00	4,487 58	.....	4,487 58
Insurance Co. of North America.....	Philadelphia..... Pa.	264,748 90	178,058 27	7,545 00	170,513 27
Jefferson.....	Philadelphia..... Pa.	22,935 00	11,504 84	3,124 86	8,379 98
Lumber.....	New York..... N. Y.	140,525 00	53,817 06	1,225 00	52,592 06
Michigan Commercial.....	Lansing..... Mich.	15,262 50	12,468 70	3,355 00	9,113 70
National.....	Hartford..... Conn.	233,500 00	81,932 32	6,632 61	75,279 71



Table No. 6—Concluded.

Name of Company.	Location.	Special deposits.	Liabilities secured thereby.	Unpaid losses.	Unearned premiums.
Niagara.....	New York.....	\$ 46,560 00	\$ 30,547 17	\$ 5,796 00	\$ 24,751 17
North River.....	New York.....	20,125 00	17,254 60	1,556 24	15,688 45
Orient.....	Hartford.....	36,100 00	18,934 00	2,905 00	16,029 00
Phenix.....	Brooklyn.....	231,638 00	184,183 95	11,397 95	172,766 00
Queen Insurance Co. of America.....	New York.....	579,880 26	468,892 55	35,988 06	432,894 49
Queen City.....	St. Paul.....	10,000 00	4,236 64	4,236 64	
Rochester German.....	Rochester.....	127,050 00	55,289 00	6,306 56	48,923 16
St. Paul Fire and Marine.....	St. Paul.....	167,725 00	70,680 17	4,685 11	65,995 06
Seaboard Fire and Marine.....	Galveston.....	11,500 00			
Security.....	New Haven.....	23,750 00	7,898 20	400 00	7,498 20
Shawnee.....	Topeka.....	11,005 00	1,807 86	100 00	1,707 86
Springfield Fire and Marine.....	Springfield.....	223,000 00	107,571 06	4,300 00	103,271 09
Spring Garden.....	Philadelphia.....	10,010 00	6,901 39	2,600 00	4,401 39
Stuyvesant.....	New York.....	10,000 00	1,397 49		1,397 49
United States.....	New York.....	11,500 00	1,090 00	50 00	1,040 00
Virginia State.....	Richmond.....	51,400 00	21,740 50		21,740 50
Aachen and Munich.....	Aix-la-Chapelle.....	32,925 00	14,459 82	4,142 00	10,317 82
Atlas Assurance.....	London.....	57,950 00	27,988 22	1,668 00	26,200 22
British-America Assurance.....	Toronto.....	37,163 00	24,918 31	18 33	24,599 98
Caledonian.....	Edinburgh.....	25,250 00	12,977 50	900 70	12,076 80
London Assurance Corporation.....	London.....	60,700 00	33,367 17	1,938 00	31,429 17
London and Lancashire.....	Liverpool.....	61,400 00	31,463 56	7,445 00	24,018 56
Manheim.....	Manheim.....	10,000 00			
North British and Mercantile.....	London.....	66,151 00	50,445 25	6,228 00	44,215 25
Palatine.....	London.....	16,500 00	19,717 60	1,575 00	18,142 60
Royal Exchange Assurance.....	London.....	50,920 00	1,149 91		1,149 91
Scottish Union and National.....	Edinburgh.....	52,500 00	30,907 81	3,111 38	27,796 43
Thames and Mersey.....	Liverpool.....	21,400 00			
Western Assurance.....	Toronto.....	42,420 00	23,227 72	3,291 08	18,936 64
Millers National.....	Chicago.....	5,385 67			
Mercantile Mutual.....	Providence.....	10,500 00	5,039 09		5,039 09
Michigan Millers Mutual.....	Lansing.....	10,000 00	2,811 83		2,811 83
Ohio Millers Mutual.....	Canton.....	10,000 00	470 05		470 05
Totals.....		\$3,457,349 73	\$1,918,627 86	\$161,214 41	\$1,757,313 4

TABLE No. 7.

Statement Showing Fire Business Done in the State of Illinois During the Year 1909.

## I. JOINT STOCK COMPANIES OF THIS STATE.

NAME OF COMPANY.	Risks written.	PREMIUMS RECEIVED.		Losses paid.	Per cent of losses to each \$100 of risks written.	Per cent of losses to premiums received.
		Amount.	Premium rate per \$100.			
American National.....	Rock Island	\$ 30,443 19	1.40	\$ 20,092 00	.92	65.77
Calumet.....	Chicago	60,943 09	1.31	23,865 06	.51	39.19
Central National.....	Chicago	20,873 84	1.23	3,352 36	.19	6.08
Federal Union.....	Chicago	20,138 19	1.30	6,851 46	.34	33.98
Forest City.....	Rockford	160,466 78	1.45	60,306 48	.54	37.59
German.....	Peoria	68,874 10	1.25	33,573 32	.60	48.74
Ins. Co. State of Ill.....	Rockford	258,464 30	1.25	104,306 98	.50	40.35
Metropolitan.....	Chicago	3,455 35	.07	19,423 70	.40	3.84
National Brewers.....	Chicago	5,075 56	.87	184 90	.03	3.84
Totals.....		\$42,969 181 00		\$271,919 27	.64	43.25

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Adirondack.....	N. Y.	\$ 803,849 00	1.43	\$ 10,319 39	1.28	89.30
Aetna.....	Conn.	42,662,342 00	1.40	260,123 15	.91	43.42
Agricultural.....	N. Y.	163,857 93	1.15	46,129 04	.32	28.72
Albany.....	N. Y.	38,876 11	1.40	12,583 14	.55	37.75
Allemania.....	Pa.	85,623 50	1.33	32,282 61	.50	37.06
Alliance.....	Pa.	25,835 38	1.37	16,428 16	.87	63.58
American.....	N. J.	894,376 20	1.36	456,420 01	.73	56.39
American Central.....	Mo.	12,284,857 00	1.27	72,882 60	.59	46.60
American Druggists.....	Mo.	723,376 00	1.01	1,581 23	.21	21.22
Assurance Co. of America.....	N. Y.	5,891 23	1.22	1,328 00	.06	6.56

Table No. 7—Continued.

NAME OF COMPANY.	Risks written.	PREMIUMS RECEIVED.		Losses paid.	Per cent of losses to each \$100 of risks written.	Per cent of losses to premiums received.
		Amount.	Premium rate per \$100.			
Atlas.....	Ia.	\$ 309,073 41	\$ 4,492 76	\$ 23 54	.....	51
Austin.....	Tex.	245,835 00	3,791 13	1,243 74	50	32.78
Ben Franklin.....	Pa.	4,306,962 00	61,018 45	25,209 96	58	41.31
Boston.....	Mass.	5,993,804 00	71,104 60	14,107 55	25	19.83
Buffalo Commercial.....	N. Y.	3,756,999 00	57,696 33	28,262 89	75	48.98
Buffalo German.....	N. Y.	6,791,196 00	96,969 68	50,094 97	73	51.65
California.....	Cal.	2,894,441 00	38,343 82	13,029 01	45	33.98
Camden Fire Insurance Association.....	N. J.	4,332,425 58	61,771 24	19,072 71	44	30.87
Capital.....	N. H.	1,390,501 00	21,736 31	7,028 63	50	32.32
Citizens.....	Mo.	10,702,240 00	125,751 14	66,100 76	61	52.56
Citizens.....	W. Va.	1,099,266 09	15,152 64	1,966 18	17	12.97
City of New York.....	N. Y.	2,282,096 00	28,824 71	13,812 40	60	47.91
Colonial Assurance.....	N. Y.	708,150 00	4,996 04	796 28	11	15.93
Commerce.....	N. Y.	1,530,765 00	22,158 27	8,675 26	56	39.15
Commercial Union.....	N. Y.	2,813,319 37	36,288 46	16,311 06	57	44.94
Commonwealth.....	N. Y.	5,905,599 00	56,256 02	18,019 66	30	32.03
Concordia.....	Wis.	7,556,602 00	92,255 96	46,075 13	60	49.94
Connecticut.....	Conn.	34,636,010 00	411,358 23	181,278 69	52	44.06
Continental.....	N. Y.	44,489,278 00	483,263 89	212,061 54	47	42.99
Cooper.....	Ohio	411,654 00	4,895 50	157 56	103	3.20
County of Philadelphia.....	Pa.	2,508,662 00	32,080 13	10,050 03	40	31.31
Delaware.....	Pa.	8,174,738 00	120,821 04	58,048 82	71	46.04
Detroit Fire and Marine.....	Mich.	4,037,402 00	53,348 28	24,233 32	60	45.42
Dixie.....	N. C.	86,442 00	15,753 42	21,690 91	25.22	.....
Dubuque Fire and Marine.....	Ia.	9,945,626 00	132,252 46	46,203 12	46	34.93
Dutchess.....	N. Y.	560,535 00	10,706 53	3,043 02	54	28.42
Eastern.....	N. Y.	1,096,439 00	18,698 88	17,372 31	1.58	92.90
Empire City.....	N. J.	1,740,796 00	26,427 24	8,322 94	47	31.49
Equitable Fire and Marine.....	N. Y.	6,296,412 00	70,444 60	38,174 46	60	54.19
Eureka Fire and Marine.....	Ohio	1,758,962 00	25,145 55	12,258 81	69	48.74

Farmers and Merchants.....	Neb.	3,274,947 00	43,971 94	1.34	24,012 67	55.97
Fidelity.....	N.Y.	4,044,201 00	49,386 43	1.22	19,542 80	39.56
Fire Association of Philadelphia.....	Pa.	16,166,757 00	253,303 99	1.32	116,251 02	43.89
Firemen.....	N. J.	9,314,572 20	111,015 33	1.19	49,034 84	44.16
Fireman's Fund.....	Cal.	12,146,427 00	143,615 35	1.17	77,204 22	53.76
Franklin.....	Pa.	4,581,825 64	58,755 61	1.28	23,197 87	39.48
Freelholders.....	Kan.	1,749,587 00	19,527 85	1.12	8,486 27	43.45
Georgia Home.....	Ga.	4,166,188 00	54,433 41	1.30	16,022 80	29.43
German Alliance.....	N. Y.	1,916,636 00	23,629 43	1.23	9,225 43	39.04
German-American.....	Md.	1,994,063 00	25,743 60	1.29	7,949 76	30.87
German-American.....	N. Y.	23,424,044 00	278,532 50	1.18	147,156 04	52.83
German-American.....	Pa.	2,034,033 00	28,370 32	1.39	11,435 43	40.30
German.....	Pa.	6,191,726 00	79,560 34	1.28	35,330 03	44.60
German.....	Ind.	3,791,448 00	46,411 42	1.22	32,033 15	60.06
German.....	W. Va.	1,757,658 74	25,747 58	1.48	7,535 94	30.43
Germania.....	N. Y.	20,175,444 00	260,199 07	1.28	132,485 93	50.91
Guard Fire and Marine.....	Pa.	8,166,757 00	96,582 09	1.18	44,074 89	43.63
Glens Falls.....	N. Y.	17,475,221 00	213,973 88	1.22	96,668 69	46.57
Globe and Rutgers.....	N. Y.	9,497,332 00	120,368 33	1.26	50,407 19	41.88
Granite State.....	N. H.	1,970,234 00	24,904 37	1.58	10,062 41	40.40
Hanover.....	N. Y.	18,038,864 00	229,844 91	1.27	95,252 78	41.44
Hartford.....	Conn.	86,485,666 00	1,045,820 43	1.20	506,805 46	48.74
Hawkeye.....	Ia.	1,883,499 00	24,176 57	1.28	14,812 22	61.78
Home.....	N. Y.	80,129,813 00	812,441 15	1.01	342,694 35	42.18
Humboldt.....	Pa.	3,763,884 00	47,229 07	1.25	17,489 75	37.03
Imperial.....	Cal.	330,330 00	4,578 27	1.38	.....	.....
Insurance Co. of North America.....	Pa.	37,075,215 00	477,489 12	1.28	253,900 86	53.17
Insurance Co. of State of Pa.....	Pa.	3,877,270 00	64,010 61	1.65	39,675 69	61.88
International.....	N. Y.	11,042,963 00	117,068 67	1.16	17,628 09	13.05
Iowa Manufacturers.....	Ia.	186,433 33	3,063 17	1.63	.....	.....
Jefferson.....	Pa.	4,016,133 00	47,114 06	1.17	30,830 10	65.43
Liverpool and London and Globe.....	N. Y.	3,291,625 00	40,361 76	1.22	12,436 78	30.81
Louisville of Ky.....	N. Y.	1,433,425 00	29,855 02	2.08	18,496 93	61.91
Lumber.....	N. Y.	864,663 00	12,962 77	1.45	11,747 47	91.04
Lumbermen's.....	Pa.	3,044,786 26	48,915 34	1.34	21,146 05	43.23
Mechanics.....	Pa.	3,665,599 61	49,579 75	1.35	27,756 18	55.98
Mechanics and Traders.....	La.	4,427,376 00	52,178 09	1.17	22,688 60	43.48
Mercantile Fire and Marine.....	Mass.	9,418,705 00	11,474 80	1.40	5,702 79	49.69
Michigan Commercial.....	Mich.	9,039,302 00	66,124 89	1.73	34,990 70	52.91
Michigan Fire and Marine.....	Mich.	3,756,060 00	45,457 79	1.29	18,500 35	38.17

Table No. 7—Continued.

NAME OF COMPANY.	Risks written.	PREMIUMS RECEIVED.		Losses paid.	Per cent of losses to each \$100 of risks written.	Per cent of losses to premiums received.
		Amount.	Premium rate per \$100.			
Milwaukee German.....	\$ 897,065 00	\$ 13,451 78	1.49	\$ 6,173 06	.64	45.89
Milwaukee Fire.....	2,780,845 00	38,228 04	1.37	17,501 41	.62	45.78
Milwaukee Mechanics.....	14,175,014 00	178,972 78	1.26	74,659 76	.52	41.71
Monongahela.....	7,681,529 16	63,535 97	.82	8,988 47	.11	14.14
Nassau.....	2,303,915 00	33,562 83	1.45	15,736 83	.68	46.85
National.....	36,538,969 00	441,431 34	1.20	196,421 00	.53	44.49
National.....	457,325 00	5,934 13	2.29	1,024 04	1.23	94.77
National.....	6,827,739 00	87,035 06	1.27	35,029 05	.51	40.24
National Fire and Marine.....	1,156,857 00	21,161 56	1.83	13,687 79	1.18	64.68
National Lumber.....	1,044,506 00	13,522 60	1.29	4,238 81	.40	31.34
National Union.....	3,455,766 00	86,816 50	2.51	44,630 72	1.29	51.40
Newark.....	3,299,637 10	46,239 52	1.40	16,064 17	.48	34.70
New Brunswick.....	1,890,628 00	24,980 53	1.29	10,958 70	.56	43.86
New Hampshire.....	9,137,744 00	110,383 80	1.20	58,629 85	.64	53.11
Niagara.....	13,735,189 00	173,657 66	1.26	73,958 38	.53	42.58
North British and Mercantile.....	4,321,765 00	28,122 81	.65	3,615 32	.08	12.85
Northern.....	5,932,567 00	78,904 63	1.33	33,163 85	.64	48.36
North River.....	6,419,321 00	86,840 43	1.35	34,217 18	.53	39.40
Northwestern Fire and Marine.....	—239,654 00	3,504 89	1.46	3,305 13	1.38	94.32
Northwestern National.....	24,400,439 00	275,916 47	1.13	124,407 57	.50	45.08
Old Colony.....	3,289,790 00	41,738 08	1.26	26,765 88	.81	64.12
Orient.....	9,487,596 00	108,665 45	1.14	30,259 76	.31	27.84
Pacific.....	2,933,061 00	43,409 47	1.48	21,051 57	.71	48.49
Pelican Assurance.....	1,859,607 00	24,518 77	1.31	13,993 33	.75	57.07
Pennsylvania.....	15,350,118 00	176,458 94	1.14	116,660 56	.76	66.11
Peoples' National.....	7,464,274 00	76,839 36	1.02	6,581 10	.08	8.56
Peter Cooper.....	1,388,763 00	21,806 53	1.57	7,362 47	.53	33.76
Phoenix.....	55,046,507 00	779,401 27	1.41	388,963 56	.69	49.26
Phoenix.....	23,261,081 00	263,363 62	1.13	79,924 43	.34	30.34
Pittsburg.....	1,717,928 23	24,697 30	1.43	13,434 78	.89	62.49

Potomac.....	D. C.	807,050 00	8,222 67	1.01	57	64	50	66
Providence-Washington.....	R. I.	10,414,394 00	127,655 55	1.22	67	60	60	52 95
Queen Insurance Company of America.....	N. Y.	25,407,713 00	331,941 05	1.30	153	14	14	46 25
Queen City.....	S. D.	7,312,187 00	4,815 59	4.86	52	71	71	301 86
Reliance.....	Pa.	4,683,038 32	52,091 18	1.11	11	23	23	51 45
Rhode Island.....	R. I.	486,092 00	7,614 29	1.56	2	53	53	21 20
Richmond.....	N. Y.	11,343,469 00	164,539 93	1.36	93	82	82	34 13
Rochester German.....	N. Y.	1,855,712 00	22,475 97	1.21	16	96	96	60 67
St. Louis.....	Mo.	14,068,726 00	160,698 77	1.14	59	42	42	75 49
St. Paul Fire and Marine.....	Minn.	1,181,146 00	18,519 05	1.56	8	73	73	37 15
Seaboard Fire and Marine.....	Tex.	20,752,767 00	266,490 50	1.28	111	53	53	46 59
Security.....	Conn.	2,406,163 00	36,944 68	1.53	20	85	85	41 88
Security.....	La.	1,758,982 00	25,145 55	1.43	20	69	69	55 69
Shawnee.....	Ohio	2,515,305 00	38,372 67	1.52	10	43	43	48 74
Springfield Fire and Marine.....	Kan.	38,871,218 00	461,888 21	1.18	225	57	57	28 49
Spring Garden.....	Mass.	14,409,364 81	189,896 77	1.31	74	51	51	48 73
Standard.....	Pa.	425,990 00	9,004 57	2.11	12	2	2	39 00
State.....	La.	294,406 00	4,923 69	1.67	12	84	84	134 49
Stuyvesant.....	Neb.	3,969,306 00	62,582 78	1.57	23	35	35	21 14
Sun.....	N. Y.	1,700,061 00	26,520 06	1.56	11	60	60	38 34
Teutonia.....	La.	3,185,459 00	41,543 27	1.30	12	69	69	44 41
Teutonia.....	Pa.	3,073,971 00	38,531 06	1.25	12	39	39	73 03
Texas National.....	Tex.	547,095 00	9,119 03	1.66	16	52	52	49 20
Toledo Fire and Marine.....	Ohio	260,150 00	2,865 92	1.10	10	44	44	36 47
Union of Philadelphia.....	Pa.	4,490,065 00	69,297 33	1.54	50	68	68	10 69
Union of Pittsburgh.....	Pa.	1,059,113 00	16,176 43	1.52	7	1	1	51 24
United American.....	Wis.	2,220,993 40	26,981 55	1.21	9	44	44	66 95
United States.....	N. Y.	1,080,176 00	16,190 77	1.49	1	16	16	24 07
Virginia Fire and Marine.....	Va.	3,589,861 00	47,766 70	1.33	24	56	56	48 76
Virginia State.....	Va.	2,152,993 00	35,848 19	1.96	24	79	79	48 37
Washington.....	Wash.	1,866,510 00	32,697 50	1.75	7	42	42	45 16
Westchester.....	N. Y.	13,185,870 00	157,560 05	1.19	76	58	58	41 00
Western.....	Pa.	3,969,207 00	46,674 27	1.17	22	56	56	66 29
Western Reserve.....	Ohio	2,223,389 91	39,097 49	1.75	17	79	79	45 79
Williamsburgh City.....	N. Y.	16,362,430 00	204,633 95	1.25	83	51	51	41 00
Winona.....	Minn.	1,710,187 00	24,626 21	1.44	16	95	95	66 29
Totals.....		\$1,250,126,344 16	\$15,602,664 68	1.24	\$7,145,918 30	57		45 79

Table No. 7—Continued.

## III. FOREIGN COMPANIES—U. S. BRANCHES.

NAME OF COMPANY.	Risks written.	PREMIUMS RECEIVED.		Losses paid.	Per cent of losses to each \$100 of risks written.	Per cent of losses to premiums received.
		Amount.	Premium rate per \$100.			
Aachen and Munich.....Ger.	\$ 8,360,738 00	\$109,039 54	1.30	\$ 64,919 85	.77	59.53
Atlas Assurance.....Eng.	10,412,315 00	139,230 00	1.33	78,629 02	.75	56.47
British American Assurance.....Can.	6,327,710 00	81,463 11	1.28	48,629 09	.76	59.69
Caledonian.....Scot.	8,490,185 00	114,148 33	1.34	48,878 08	.57	42.81
Cologne.....Ger.	3,557,532 00	43,590 73	1.20	17,638 01	.49	40.45
Commercial Union Assurance, Ltd.....Eng.	22,027,721 75	251,564 93	1.13	98,319 32	.44	39.08
First Russian.....Rus.	3,560,814 00	46,243 56	1.29	25,200 35	.70	54.49
Hamburg Bremen.....Ger.	1,530,208 00	45,533 65	2.94	64,460 25	4.21	141.56
Jakor.....Rus.	7,112,177 00	83,584 15	1.17	15,544 82	.21	18.59
Law Union and Rock, Ltd.....Eng.	2,786,283 00	31,762 62	1.11	8,373 66	.30	26.36
Liverpool and London and Globe.....Eng.	33,189,215 00	378,061 34	1.13	167,126 25	.50	44.20
London Assurance Corporation.....Eng.	8,360,646 00	104,646 62	1.24	33,202 98	.37	31.72
London and Lancashire.....Eng.	21,261,122 00	246,183 61	1.15	83,982 68	.39	34.11
Moscow.....Rus.	8,357,402 00	105,527 64	1.25	57,619 99	.68	54.60
Munich.....Ger.	25,193,475 58	329,805 73	1.30	133,633 30	.53	40.51
Northern Assurance.....Eng.	17,429,263 28	227,538 09	1.30	104,470 73	.59	45.91
North British and Mercantile.....Eng.	33,671,149 00	308,816 25	.91	124,525 86	.36	40.32
Norwich Union.....Eng.	11,271,248 00	142,211 87	1.25	54,049 88	.47	38.00
Palatine, Ltd.....Eng.	10,234,566 94	122,695 24	1.19	53,662 24	.52	43.75
Phoenix Assurance.....Eng.	12,436,072 00	159,240 54	1.27	86,821 83	.69	54.52
Prussian National.....Ger.	9,396,197 00	118,437 07	1.25	61,823 50	.65	52.19
Rossia.....Rus.	23,887,751 00	284,497 96	1.18	112,456 66	1.19	39.52
Royal.....Eng.	51,158,564 15	644,051 77	1.25	268,354 51	.52	41.66
Royal Exchange Assurance.....Eng.	6,225,643 00	129,648 46	2.07	70,486 46	1.13	54.36
Russian Reinsurance.....Rus.	4,764,872 00	59,068 63	1.23	26,862 02	.56	45.47

Salamandra.....	Rus.	10 616 910 00	131 699 60	1 23	68 792 15	64	52 23
Scottish Union and National.....	Scot.	13 327 630 00	175 923 86	1 31	81 270 55	60	46 19
Skandia.....	Sweden	7 478 703 12	112 566 72	1 49	63 013 03	84	55 97
Sovereign.....	Can.	2 160 397 00	29 773 67	1 38	8 584 94	39	28 83
State Fire, Ltd.....	Eng.	1 213 671 00	18 592 98	1 53	6 578 79	54	35 38
Sun Insurance Office.....	Eng.	13 045 365 00	171 152 37	1 31	70 333 25	53	41 09
Svea Fire and Life, Ltd.....	Sweden	5 350 513 00	73 621 80	1 37	33 817 60	63	45 83
Western Assurance.....	Can.	8 206 291 00	94 553 56	1 15	40 176 41	48	42 49
Totals.....		\$412 392 356 82	\$5 114 475 02	1 24	\$2 282 258 06	55	44 62

## IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers Mutual.....	Addison	\$ 922 470 00	\$ 7 860 60	.84	\$ 3 328 90	.36	42 34
Assureds National Mutual.....	Decatur	2 264 345 50	38 398 54	1 69	550 00	.26	35 59
Bohemian Mutual.....	Chicago	205 350 00	1 545 41	.73	600 40	.17	13 32
Bloomington Mutual.....	Bloomington	343 925 00	4 503 58	1 31	15 832 02	.56	46 30
Coal Operators Mutual.....	Springfield	2 816 713 25	34 189 08	1 20	4 836 00	.29	37 54
Illinois Mutual Fire Underwriters.....	Belvidere	1 661 825 00	12 879 29	.77	24 790 90	1 23	61 29
Joliet Mutual.....	Joliet	511 200 00	10 021 56	1 95	52 008 92	1 44	60 43
Millers Mutual Fire Association.....	Alton	2 004 716 68	40 443 16	1 99	96 23	.41	.41
Millers National.....	Chicago	3 601 467 68	86 059 39	2 38	9 319 68	.23	61 84
Mill Owners Mutual.....	Chicago	2 731 869 00	22 953 97	.83	36 298 56	.46	43 16
National Mutual Church.....	Chicago	3 908 541 00	15 068 95	.38			
Protection Mutual.....	Chicago	3 818 936 00	32 480 19	.83			
Retail Merchants Association.....	Springfield	7 780 295 00	84 086 10	1 07			
Totals.....		\$32 571 654 11	\$390 489 82	1 19	\$147 798 91	.45	37 84

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers Mutual.....	Ohio	\$1 649 543 00	\$24 010 79	1 45	\$ 9 575 96	.58	39 87
Cotton and Wollen Manufacturers.....	Mass.	5 806 983 00	47 049 58	.80	415 14	.88	88
Farmers Fire.....	Pa.	3 871 393 00	49 593 58	1 26	18 289 51	.47	36 89
Grain Dealers National Mutual.....	Ind.	314 825 00	33 770 34	6 56	32 018 36	6 21	94 79
Indiana Lumbermen's Mutual.....	Ind.	602 468 00	11 004 67	1 52	3 078 98	.51	27 97



Table No. 7—Concluded.

NAME OF COMPANY.	Risks written.	PREMIUMS RECEIVED.		Losses paid.	Per cent of losses to each \$100 of risks written.	Per cent of losses to premiums received.
		Amount.	Premium rate per \$100.			
Indiana Millers Mutual.....Ind.	\$ 370,350 00	\$ 6,986 32	1.86	\$ 28 42	.....	40
Industrial Mutual.....Mass.	3,416,371 00	31,409 18	.82	287 20	.....	91
Keystone Mutual.....Pa.	3,555,418 00	29,550 74	.81	143 90	.....	48
Manton Mutual.....Pa.	3,187,152 00	25,950 06	.81	127 86	.....	48
Mercantile Mutual.....R. I.	3,210,762 00	27,813 57	.84	173 12	.....	62
Michigan Millers Mutual.....Mich.	1,972,850 00	26,551 55	1.31	35,303 38	1.78	132 96
Ohio Millers Mutual.....Ohio	233,700 00	10,657 72	4.56	6,678 89	2.85	62 66
Philadelphia Manufacturers.....Pa.	4,388,890 00	35,161 69	.79	146 18	.....	41
Retail Hardware Dealers.....Minn.	1,830,905 00	18,676 69	1.02	8,671 86	.47	46 42
Rubber Manufacturers.....Mass.	5,732,968 00	46,514 90	.80	412 06	.....	.88
Totals.....	\$ 40,744,508 00	\$ 424,617 30	1.04	\$ 115,360 83	.28	27 16
Aggregate fire business.....	1,778,804,044 09	22,160,892 42	1.24	9,963,255 37	.56	44 95

Marine and Inland Business Done in Illinois During the Year 1909.

NAME OF COMPANY.	Location.	Risks written.	PREMIUMS RECEIVED.		Losses paid.	Per cent of losses to each \$100 of risks written.	Per cent of losses to premiums received.	Losses incurred.
			Amount.	Premium rate per \$100.				
Federal Union.....Ill.	Chicago	\$ 97,358 00	\$ 1,758 18	1.80	\$ 30 55	.03	1.70	\$ 199 71
Aetna.....Conn.	Hartford	3,633,554 00	15,739 85	.40	4,961 42	.12	31.52	5,234 43
Alliance.....Pa.	Philadelphia	1,008,869 00	4,242 64	.42	2,462 47	.24	58.74	2,242 99
Boston.....Mass.	Boston	3,256,617 00	42,348 77	1.30	33,817 29	1.03	79.85	32,972 29
Columbia.....N. J.	Jersey City	742,398 00	10,340 90	1.39	2,840 95	.38	27.46	2,840 95

Detroit Fire and Marine	Detroit..... Mich.	1,080,811 00	3,827 97	35	2,473 11	221	64 61	2,424 37
Federal	Jessie City..... N. J.	766,605 00	16,107 41	210	6,831 81	69	42 41	6,831 81
Fireman's Fund	San Francisco..... Cal.	2,534,314 00	11,211 95	44	2,373 54	99	21 16	3,084 54
Hartford	Hartford..... Conn.	670,700 00	18,893 43	2 81	806 17	12	4 26	806 17
Home	New York..... N. Y.	1,209,045 00	15,041 73	1 29	5,858 60	46	37 45	5,876 60
Insurance Company of North America	Philadelphia..... Pa.	16,394,433 00	64,691 52	39	33,183 69	20	51 70	30,420 34
Old Colony	Boston..... Mass.	17,650 00	301 19	1 70	111 85	63	36 87	111 85
Provident	Providence..... R. I.	1,377,686 00	6,557 12	47	145 42	1	36 68	311 66
St. Paul Fire and Marine	St. Paul..... Minn.	2,775,257 00	11,709 53	42	1,772 32	06	15 13	4,027 39
British and Foreign Marine	Liverpool..... Eng.	11,864,598 00	29,346 86	24	11,303 28	09	38 51	2,277 28
Commercial Union Assurance	London..... Eng.	2,158,410 00	8,140 28	37	8,670 74	40	106 51	9,230 06
General Marine	Dresden..... Ger.	1,735,842 00	3,049 67	17	654 53	03	21 44	654 53
Intimacy Mutual Marine	London..... Eng.	32,854,524 00	52,170 47	16	36,530 60	11	68 70	35,826 58
London Assurance Corporation	London..... Eng.	1,251,568 00	4,993 64	39	1,000 33	07	20 02	1,000 33
Mannheim	Mannheim..... Ger.	3,239,752 00	11,745 04	36	15,508 77	47	132 08	15,035 96
Marine Ltd	London..... Eng.	34,585,390 00	14,492 43	04	3,120 94	11	21 52	3,120 94
Ocean Marine	London..... Eng.	1,736,079 00	4,314 30	24	2,030 04	11	47 05	775 29
Reliance Marine	Liverpool..... Eng.	1,876,655 00	4,760 54	25	2,181 78	07	45 81	915 03
Sea Ltd	Liverpool..... Eng.	13,735,802 00	52,135 59	37	18,845 56	13	38 14	18,845 56
Switzerland General	Zurich..... Switz.	3,133,987 00	23,786 80	73	6,350 07	20	26 69	12,530 31
Thames and Mercy Marine	Liverpool..... Eng.	1,326,852 00	5,650 81	37	2,269 68	17	40 15	4,434 02
Union Marine	Liverpool..... Eng.	2,481,492 00	10,133 53	40	6,674 43	26	65 86	6,674 43
Western Assurance	Toronto..... Can.	975,403 00	4,401 91	45	6,938 65	71	157 04	6,938 65
Total marine and inland business		\$ 148,819,651 00	\$ 453,494 06	30	\$ 219,688 61	14	48 44	\$ 215,684 02
Total fire business		1,778,804,044 09	22,160,892 42	1 24	9,963,255 37	56	44 95	10,163,728 63
Grand aggregate		\$1,927,623,695 09	\$22,614,386 48	1 17	\$10,182,943 98	52	45 02	\$10,379,412 65

TABLE No. 8.

*Statement Showing the Profit and Loss of Fire, Marine and Inland Insurance Companies in Illinois During the Year 1909.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

NAME OF COMPANY.	Losses paid in 1909.	LOSSES INCURRED AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
		Losses incurred in 1909.	Estimated expenses, 33 per cent of receipts.	Total.		Profit.	Loss.
American National.....	\$ 20,023 (4)	\$ 23,484 46	\$ 10,046 25	\$ 33,530 71	\$ 30,443 19	.....	\$ 3,087 52
Calumet.....	23,885 (6)	26,744 32	26,111 42	46,855 74	60,943 69	\$14,087 95	.....
Central National.....	3,352 36	4,243 48	6,888 37	11,131 85	20,873 84	9,741 90	.....
Federal Union.....	6,882 01	8,101 17	7,232 40	15,333 57	21,916 37	6,582 80	.....
Forest City.....	60,306 48	61,850 98	52,934 24	114,785 22	160,406 78	45,621 56	.....
German.....	33,573 32	33,573 32	22,728 45	56,301 77	68,874 10	12,572 33	.....
Insurance Co. State of Illinois.....	104,306 99	103,825 07	85,263 42	189,118 49	258,484 90	69,366 41	.....
Metropolitan.....	19,425 70	18,849 73	1,123 77	19,973 50	3,405 35	.....	16,568 15
National Brewers.....	194 90	194 90	1,674 94	1,869 84	5,075 58	3,205 72	.....
Totals.....	\$271,949 82	\$280,867 43	\$208,033 26	\$488,900 69	\$630,403 78	\$161,158 78	\$19,655 67

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Adirondack.....	N. Y.	\$ 10,096 75	\$ 3,813 45	\$ 13,910 20	\$ 11,555 92	.....	\$2,354 28
Aetna.....	Conn.	274,486 74	202,884 61	477,371 35	614,801 84	\$137,430 49	.....
Agriculture.....	N. Y.	49,917 68	53,941 12	103,858 80	163,457 93	59,599 13	.....
Albany.....	N. Y.	12,970 09	12,829 12	25,799 21	38,876 11	13,076 90	.....
Alleghenia.....	Pa.	32,252 61	28,255 76	58,576 59	85,623 50	27,046 91	.....

Alliance.....	Pa.	18,920 03	18,391 15	9,925 75	28,316 90	30,078 02	1,761 12
American.....	N. J.	456,430 91	438,213 28	267,004 15	705,312 43	809,376 20	104,063 77
American Central.....	Mo.	72,862 60	72,013 03	51,013 71	124,226 34	156,402 16	32,175 82
American Druggists.....	Ohio	1,561 25	1,561 25	2,427 73	3,988 98	7,356 75	3,367 77
Assurance Co. of America.....	N. Y.	328 55	1,294 65	1,944 11	2,238 76	5,891 25	3,652 49
Atlas.....	La.	23 54	423 54	1,462 61	1,906 15	4,492 76	2,586 61
Austin.....	Tex.	1,243 74	1,243 74	1,251 07	2,494 81	3,791 13	1,266 32
Ban Franklin.....	Pa.	25,209 96	26,004 91	20,136 09	46,141 00	61,018 45	14,877 45
Boston.....	Mass.	47,924 64	51,662 95	37,439 61	89,771 38	113,453 37	24,350 81
Buffalo Commercial.....	N. Y.	28,262 89	30,731 59	19,039 79	49,771 56	57,696 33	7,924 95
Buffalo German.....	N. Y.	50,094 97	54,268 98	31,999 99	86,268 97	96,969 68	10,700 71
California.....	Cal.	13,029 01	14,714 06	12,633 46	27,367 52	38,343 82	10,976 30
Camden Fire Insurance Association.....	N. J.	19,072 71	17,342 71	20,384 51	37,727 22	61,771 24	24,044 02
Capital.....	N. H.	7,028 63	6,468 79	7,179 98	13,641 77	21,736 31	8,094 54
Citizens.....	Mo.	66,100 76	60,840 45	41,497 88	102,338 33	125,751 14	23,412 81
Citizens.....	W. Va.	1,966 18	1,964 04	5,000 37	6,984 41	15,152 64	8,168 23
City of New York.....	N. Y.	13,812 40	12,259 53	9,512 15	21,771 68	28,824 71	7,053 03
Colonial Assurance.....	N. Y.	796 28	796 28	1,648 69	2,444 97	4,996 04	2,551 07
Columbia.....	N. J.	2,840 95	2,840 95	3,412 50	6,253 45	10,340 90	4,087 45
Commerce.....	N. Y.	8,675 26	8,452 88	7,312 23	15,765 11	22,158 27	6,393 16
Commercial Union.....	N. Y.	16,311 05	15,870 24	11,975 19	27,845 43	36,288 46	8,443 03
Commonwealth.....	N. Y.	18,019 66	20,696 89	18,564 49	39,201 38	56,256 02	17,054 64
Concordia.....	Wis.	46,075 13	46,712 92	30,444 47	76,157 39	92,255 96	16,098 57
Connecticut.....	Conn.	181,278 69	166,146 20	135,748 22	301,894 44	411,358 23	109,463 79
Continental.....	N. Y.	212,061 54	216,861 20	162,777 08	379,638 26	493,263 89	113,625 61
Cooper.....	Ohio	157 56	157 56	1,615 52	1,773 06	4,895 50	3,122 42
County of Philadelphia.....	Pa.	10,050 03	9,642 96	10,599 74	20,232 70	32,000 13	11,857 43
Delaware.....	Pa.	58,048 82	63,837 69	39,087 94	108,708 63	120,821 04	12,112 41
Detroit Fire and Marine.....	Mich.	28,181 78	28,181 78	18,866 16	47,049 92	57,176 25	10,126 33
Dixie.....	N. C.	21,690 91	19,034 21	5,162 03	24,226 24	15,733 42	8,492 82
Dubuque Fire and Marine.....	La.	46,203 12	43,635 42	43,643 31	87,278 73	132,252 46	44,073 73
Dutchess.....	N. Y.	3,043 02	3,533 16	3,533 16	10,241 68	10,706 53	464 85
Eastern.....	N. J.	17,372 31	30,152 25	6,170 63	26,322 88	18,698 88	7,624 00
Empire City.....	N. Y.	8,322 94	12,790 94	8,720 99	21,501 93	26,427 24	4,925 51
Equitable Fire and Marine.....	R. I.	38,174 46	38,026 25	23,246 72	61,272 97	70,444 60	9,171 63
Eureka Fire and Marine.....	Ohio	12,258 81	10,238 67	8,298 03	18,536 70	25,145 55	6,908 85
Farmers and Merchants.....	Neb.	24,612 67	23,706 69	14,510 74	38,217 43	43,971 94	5,754 51
Federal.....	N. J.	6,831 81	6,831 81	6,315 45	12,147 26	16,107 41	3,990 15
Fidelity of New York.....	N. Y.	19,542 80	22,355 79	16,297 52	38,653 31	49,386 43	10,723 12
Fire Association of Philadelphia.....	Pa.	116,251 02	103,400 91	83,590 32	186,991 23	263,303 99	66,312 76

Table No. 8—Continued.

NAME OF COMPANY.	Losses paid in 1906.	LOSSES INCURRED AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
		Losses incurred in 1906.	Estimated expenses, 33 per cent of receipts.	Total.		Profit.	Loss.
Fremens..... N. Y.	\$ 49,034 84	\$ 48,926 21	\$ 36,683 06	\$ 85,561 27	\$ 111,015 33	\$ 25,454 06	.....
Fremant's Fund..... N. Y.	79,572 84	70,812 54	61,093 01	121,905 55	154,827 30	32,921 75	.....
Franklin..... Cal.	23,197 87	21,762 31	10,389 35	41,151 66	58,755 61	17,603 95	.....
Freeholders..... Kan.	8,486 27	8,723 29	6,444 20	15,167 49	19,427 88	4,260 39	.....
Georgia Home..... Ga.	16,022 80	17,949 00	17,963 03	35,912 03	54,433 41	18,521 38	.....
German Alliance..... N. Y.	9,225 43	9,424 43	7,797 71	17,223 14	23,629 43	6,407 29	.....
German-American..... Md.	7,949 76	7,273 70	8,495 39	15,769 09	25,743 60	9,974 51	.....
German-American..... N. Y.	147,156 04	155,078 04	91,915 73	246,993 77	278,532 50	31,538 73	.....
German-American..... Pa.	11,435 43	14,111 13	9,362 21	23,473 34	28,370 32	4,896 98	.....
German..... Pa.	35,330 03	34,798 83	26,254 91	61,051 74	79,560 34	18,508 60	.....
German..... Ind.	32,053 18	31,708 94	15,315 77	47,024 71	46,411 42	\$ 613 29	.....
German..... W. Va.	7,835 94	8,345 03	8,496 70	16,841 73	25,747 58	8,905 85	.....
Germania..... N. Y.	132,485 83	128,193 39	85,865 69	214,059 08	260,190 07	46,139 99	.....
Girard Fire and Marine..... Pa.	44,074 99	46,597 99	31,872 09	78,470 08	96,582 06	18,112 01	.....
Glens Falls..... N. Y.	99,668 65	98,728 71	70,612 04	169,338 75	213,975 88	44,637 13	.....
Globe and Rutgers..... N. Y.	50,407 19	53,105 30	39,718 25	92,823 55	120,358 33	27,534 78	.....
Granite State..... N. H.	10,062 41	11,243 01	8,218 44	19,461 45	24,904 37	5,442 92	.....
Harvey..... N. Y.	95,252 73	92,519 52	75,548 82	168,068 34	229,844 91	61,476 57	.....
Hartford..... Conn.	510,611 63	511,638 05	351,355 75	862,993 80	1,064,713 86	201,720 06	.....
Hawkeye..... Ia.	14,812 22	17,145 41	7,978 27	25,123 68	24,176 57	947 11	.....
Home..... N. Y.	348,552 96	347,992 67	273,267 35	621,260 02	828,082 88	206,822 86	.....
Humboldt..... Pa.	17,489 75	17,792 20	15,685 69	33,477 79	47,220 07	13,851 28	.....
Imperial..... Cal.	287,094 55	288,278 51	178,919 61	467,198 12	4,578 27	4,578 27	.....
Insurance Co. of North America..... Pa.	39,675 69	43,115 84	21,123 50	64,239 34	542,180 64	74,982 52	.....
Insurance Co. of State of Pennsylvania..... Pa.	17,628 09	22,301 09	38,632 66	60,933 75	64,010 61	228 73	.....
International..... N. Y.	10,830 10	11,806 49	15,547 64	27,354 13	117,068 67	56,134 92	.....
Iowa Manufacturers..... Ia.	32,820 78	31,820 78	15,547 64	47,368 42	3,033 17	3,033 17	.....
Jefferson..... Pa.	13,436 78	12,922 78	12,922 78	26,122 16	47,114 06	240 07	.....
Liverpool and London and Globe..... N. Y.	18,486 98	22,009 85	9,862 16	32,872 01	40,361 76	14,239 60	.....
Louisville of Kentucky..... Ky.					29,855 02	3,066 99	.....

Lumber.....	N. Y.	11,747 47	9,586 03	4,257 91	13,843 93	12,902 77	941 16
Lumbermen's.....	Pa.	22,779 69	22,779 69	16,142 06	38,991 76	48,016 34	9,993 59
Mechanics.....	Pa.	27,146 04	28,732 10	16,384 32	48,173 71	48,173 71	2,777 02
Mechanics and Traders.....	Pa.	22,688 40	27,182 30	17,218 27	44,401 07	42,173 09	7,577 59
Mercantile Fire and Marine.....	Mass.	5,702 79	5,138 57	3,786 68	8,967 25	11,474 80	2,507 55
Michigan Commercial.....	Mich.	34,900 70	41,144 00	21,821 21	62,945 21	66,124 80	3,159 68
Michigan Fire and Marine.....	Mich.	18,400 35	19,775 83	15,961 07	34,770 80	48,457 79	13,688 98
Milwaukee German.....	W. Is.	6,173 06	6,154 77	4,489 09	10,505 86	13,451 78	2,855 92
Milwaukee Fire.....	W. Is.	17,501 41	17,202 83	12,615 25	29,968 08	33,228 04	8,310 86
Milwaukee Mechanics.....	W. Is.	74,669 76	76,473 61	59,061 02	134,334 63	178,972 78	43,638 15
Monongahela.....	Pa.	8,988 47	13,198 30	20,066 87	34,145 17	63,535 97	29,370 80
Nesque.....	N. Y.	15,736 83	19,351 03	11,082 33	30,433 36	33,682 83	3,149 47
National.....	Conn.	198,424 00	197,741 40	140,872 34	363,413 74	441,431 84	98,017 60
National.....	Ohio	5,624 04	6,378 84	1,935 26	8,336 80	8,634 13	2,402 67
National.....	Pa.	35,029 05	36,727 20	28,721 57	66,446 77	87,033 06	21,586 29
National Fire and Marine.....	N. J.	12,687 79	14,520 29	6,983 32	21,503 61	21,161 56	342 05
National Lumber.....	N. Y.	4,268 81	4,556 04	4,462 46	9,018 50	13,522 60	4,504 10
National Union.....	Pa.	4,680 72	46,682 22	28,446 45	86,816 50	86,816 50	11,514 83
Newark.....	N. J.	16,064 17	16,082 08	18,249 04	31,342 02	46,239 52	14,897 80
New Brunswick.....	N. J.	10,968 70	10,130 70	8,243 57	18,374 27	24,860 53	6,066 26
New Hampshire.....	N. H.	58,629 95	55,811 80	36,426 65	92,238 45	110,383 80	18,145 35
Niagara.....	N. Y.	73,948 38	72,413 78	57,307 08	130,720 81	173,457 60	42,636 85
North British and Mercantile.....	N. Y.	3,413 32	3,310 32	9,280 53	12,684 85	28,122 81	15,625 06
North.....	N. Y.	38,163 86	37,194 44	26,038 53	63,233 47	78,804 63	15,671 16
North River.....	N. Y.	34,217 18	41,113 41	28,667 34	69,770 75	86,840 43	17,069 68
Northwestern Fire and Marine.....	Minn.	3,205 15	3,323 85	1,156 61	4,480 46	3,504 89	975 57
Northwestern National.....	W. Is.	124,497 57	128,301 51	91,032 44	214,233 86	273,916 47	61,662 52
Old Colony.....	Mass.	20,877 73	20,888 00	13,612 96	40,500 96	42,039 27	1,178 31
Orient.....	Conn.	20,249 05	20,890 04	35,809 00	66,749 64	108,015 45	41,915 45
Pacific.....	N. Y.	21,061 57	23,474 57	14,325 13	37,799 70	45,409 47	5,609 77
Pelican Assurance.....	N. Y.	13,993 33	14,554 33	8,001 19	22,645 52	24,518 77	1,873 25
Pennsylvania.....	Pa.	116,460 56	108,464 36	58,231 45	166,686 30	176,458 94	9,762 44
Peoples National.....	Pa.	9,581 10	9,493 80	25,363 99	34,862 39	76,889 39	4,082 07
Peter Cooper.....	N. Y.	362 47	287 99	7,196 10	14,434 15	21,806 53	7,322 38
Phenix.....	N. Y.	383,963 56	395,066 55	257,202 42	632,867 97	779,401 27	126,533 30
Phoenix.....	Conn.	79,924 43	85,912 14	86,009 99	172,822 13	263,363 62	90,541 49
Pittsburg.....	Pa.	15,494 78	14,585 72	8,150 11	22,685 83	24,097 30	2,911 47
Potomac.....	D. C.	6,108 10	7,735 10	2,713 48	4,468 38	3,222 67	3,794 09
Providence-Washington.....	R. I.	67,648 48	67,311 26	44,250 18	111,601 44	134,212 67	22,611 23
Queen Insurance Co. of America.....	N. Y.	183,538 18	157,563 45	109,640 60	267,104 00	331,941 05	64,837 05

Table No. 8—Continued.

NAME OF COMPANY.	Losses paid in 1909.	LOSSES INCURRED AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
		Losses incurred in 1909.	Estimated expenses, 33 per cent of receipts.	Total.		Profit.	Loss.
Queen City..... S. D.	\$ 14,535 12	\$ 12,836 86	\$ 1,589 15	\$ 14,426 01	\$ 4,815 59		\$9,610 42
Rhine Island..... Pa.	52,303 70	56,116 79	33,547 04	89,663 83	101,657 70	\$ 11,983 87	
Rhine Island..... R. I.	11,045 55	12,238 00	17,190 09	29,428 09	62,063 09	22,663 09	
Richmond..... N. Y.	2,599 68	1,801 76	2,512 72	4,314 48	7,614 29	3,299 81	
Rochester German..... N. Y.	93,762 36	94,880 07	50,968 18	145,848 25	154,539 93	8,711 68	
St. Louis..... Mo.	16,968 96	16,801 03	7,417 07	24,308 10	22,475 97		1,832 13
St. Paul Fire and Marine..... Minn.	61,478 51	70,404 24	56,894 74	127,298 98	172,408 30	45,019 32	
Seaboard Fire and Marine..... Tex.	8,629 02	11,645 72	6,111 29	17,757 01	18,519 05	762 04	
Security..... Conn.	111,609 99	115,299 85	87,941 87	203,241 72	266,490 50	63,258 78	
Security..... Ia.	20,575 20	20,541 66	12,191 74	32,733 40	36,944 68	4,211 28	
Security..... Ohio	12,258 81	10,238 67	8,298 03	18,536 70	25,145 55	6,608 85	
Shawnee..... Kan.	10,636 71	11,197 27	12,662 98	23,860 25	35,372 67	14,512 42	
Springfield Fire and Marine..... Mass.	225,113 61	246,763 16	152,423 11	399,185 27	461,886 21	62,702 94	
Spring Garden..... Pa.	74,074 32	83,155 15	62,665 81	145,821 06	189,896 77	44,075 66	
Standard..... Ia.	12,110 66	12,073 19	2,971 51	15,044 70	9,004 57		6,040 13
State..... Neb.	1,041 73	2,407 73	1,624 82	4,032 55	4,923 69	891 14	
Stuyvesant..... N. Y.	23,998 96	26,712 56	20,652 32	47,364 88	62,582 78	15,217 90	
Sun..... Pa.	11,778 37	10,229 43	8,751 62	18,981 05	26,520 06	7,539 01	
Taunton..... Pa.	12,468 92	13,088 15	13,709 26	26,792 43	41,543 27	14,750 84	
Taunton..... Ia.	16,120 12	19,228 49	12,715 25	31,943 74	38,531 06	6,587 32	
Texas National..... Tex.	10,146 41	10,146 41	3,009 26	13,155 69	9,119 03		4,036 66
Toledo Fire and Marine..... Ohio	1,852 48	1,853 43	945 75	2,798 18	3,865 92	67 74	
Union of Philadelphia..... Pa.	50,809 20	45,288 00	22,898 12	68,106 12	69,297 33	1,191 21	
Union of Pittsburgh..... Pa.	7,960 47	9,181 05	5,328 22	14,519 27	1,657 16		16,176 43
United American..... Wis.	9,847 91	11,647 91	8,903 91	20,551 82	26,981 55	6,429 73	
United States..... N. Y.	1,732 30	4,990 09	5,242 95	10,233 04	16,190 77	5,957 73	
Virginia Fire and Marine..... Va.	24,478 48	21,431 06	15,763 01	37,244 09	47,766 70	10,522 61	
Virginia State..... Va.	24,002 96	29,067 28	11,529 90	40,597 18	35,848 19		5,048 99
Washington..... Wash.	7,872 56	12,210 87	10,760 18	23,001 05	32,697 50	9,696 45	
Westchester..... N. Y.	76,834 79	80,228 82	51,994 82	132,223 64	157,590 05	25,366 41	

Western.....	Pa.	22,579 56	20,096 61	15,402 51	36,099 12	46,874 27	10,575 15
Western Reserve.....	Ohio	17,699 35	18,613 91	12,902 17	31,516 08	39,097 49	7,581 41
Williamsburgh City.....	N. Y.	53,906 11	80,322 02	67,529 20	147,851 22	204,633 95	56,782 73
Winona.....	Minn.	16,323 15	18,102 88	8,126 65	26,229 53	24,626 21	1,603 32
Totals.....		\$7,243,496 96	\$7,363,427 58	\$5,219,500 40	\$12,582,927 98	\$15,824,278 69	\$3,297,781 10
							\$56,430 39

## III. FOREIGN COMPANIES—U. S. BRANCHES.

Aachen and Munich.....	Ger.	\$ 64,919 85	\$ 59,129 84	\$ 35,983 05	\$ 95,112 89	\$109,039 54	\$13,926 65
Atlas Assurance.....	Eng.	78,929 02	77,281 56	46,945 90	123,227 46	139,220 00	16,002 54
British American Assurance.....	Can.	48,029 09	49,566 43	26,882 83	76,449 26	81,463 11	5,013 55
British and Foreign Marine.....	Eng.	11,303 28	2,277 28	9,684 46	11,961 74	29,346 86	17,385 12
Caledonian.....	Scot.	48,878 06	43,458 29	37,668 95	81,127 24	114,148 33	33,021 09
Cologne.....	Ger.	17,686 01	18,015 01	14,384 94	32,399 95	43,590 73	11,190 78
Commercial Union Assurance, Ltd.....	Eng.	106,900 06	109,368 88	85,702 72	195,071 55	259,705 21	64,633 66
First Russian.....	Rus.	25,200 35	26,326 35	15,260 37	41,586 72	46,243 56	4,656 84
General Marine.....	Ger.	654 58	654 53	1,006 39	1,060 92	3,049 67	1,388 75
Hamburg Bremen.....	Ger.	64,460 25	59,207 25	15,026 10	74,233 35	45,533 65	28,669 70
Indemnity Mutual Marine.....	Eng.	36,530 60	35,826 58	17,546 28	53,372 84	53,170 47	202 37
Jakor.....	Rus.	15,544 82	19,662 57	27,562 77	47,235 34	83,584 15	36,348 81
Law Union and Rock, Ltd.....	Eng.	8,373 66	8,445 39	10,481 66	18,927 05	31,762 62	12,835 57
Liverpool and London and Globe.....	Eng.	167,186 25	168,543 25	124,760 24	293,303 49	378,081 34	84,757 85
London Assurance Corporation.....	Eng.	34,203 31	32,296 31	36,181 28	68,476 59	109,640 26	41,163 67
London and Lancashire.....	Eng.	88,962 66	82,666 86	81,240 59	163,827 45	246,183 61	82,356 16
Mannheim.....	Ger.	15,908 77	15,085 96	8,875 86	18,911 82	11,745 04	7,166 78
Marine, Ltd.....	Eng.	3,120 94	3,120 94	4,782 50	7,903 44	14,492 43	6,588 99
Moscow.....	Rus.	57,619 99	56,300 99	34,824 12	90,125 11	105,527 64	15,402 53
Munich.....	Ger.	133,683 30	148,234 30	106,835 89	257,070 19	329,805 78	72,735 54
Northern Assurance.....	Eng.	104,470 73	107,753 01	75,087 57	182,839 58	227,538 09	44,698 51
North British and Mercantile.....	Eng.	124,525 86	130,646 76	101,909 36	232,556 12	308,816 25	76,260 13
Norwich Union.....	Eng.	64,049 86	54,626 12	46,929 92	101,556 04	142,211 87	40,655 83
Ocean Marine.....	Eng.	2,303 04	775 29	1,423 72	2,199 01	4,314 30	2,115 29
Palatine, Ltd.....	Eng.	53,682 24	54,171 62	40,469 43	94,661 05	122,665 24	28,034 19
Phoenix Assurance.....	Eng.	86,821 83	84,965 88	52,549 38	137,615 21	159,240 54	21,725 33
Prussian National.....	Ger.	61,623 50	63,667 92	39,084 23	102,782 15	118,437 07	15,654 92
Reliance Marine.....	Eng.	2,181 78	915 03	1,570 98	2,486 01	4,760 54	2,274 53
Rossia.....	Rus.	112,456 66	121,991 66	83,884 33	215,875 99	294,497 98	68,921 99
Royal.....	Eng.	268,354 51	264,427 66	212,537 08	476,964 74	644,051 77	167,067 03



Table No. 8—Concluded.

NAME OF COMPANY.	Losses paid in 1909.	LOSSES INCURRED AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
		Losses incurred in 1909.	Estimated expenses, 33 per cent of receipts.	Total.		Profit.	Loss.
Royal Exchange Assurance.....Eng.	\$ 70,488 46	\$ 70,671 46	\$ 42,783 99	\$113,455 45	\$129,648 46	\$16,193 01	.....
Russian Reinsurance.....Rus.	26,892 02	28,028 02	19,492 65	47,520 67	59,068 63	11,547 96	.....
Salamandra.....Rus.	68,792 15	65,400 15	43,460 87	108,861 02	131,099 60	22,838 58	.....
Scottish Union and National.....Scot.	81,270 55	87,020 05	58,054 87	145,075 92	175,923 86	30,248 34	.....
Sea, Ltd.....Eng.	18,845 56	18,845 56	17,204 74	36,050 30	52,135 59	16,085 29	.....
Standia.....Sweden	63,013 03	56,213 48	37,147 02	93,360 50	112,566 72	16,206 22	.....
Sovereign.....Can.	8,584 94	8,805 58	9,824 98	18,630 56	29,772 67	11,142 11	.....
State Fire, Ltd.....Eng.	6,578 79	5,270 82	6,135 68	11,406 30	18,592 98	7,186 68	.....
Sun Insurance Office.....Eng.	70,333 25	78,961 25	56,480 28	135,441 53	171,152 37	35,710 84	.....
Svea Fire and Life, Ltd.....Sweden	33,817 60	29,878 49	24,295 19	54,173 68	73,621 80	19,448 12	.....
Switzerland General.....Switz.	6,350 07	12,530 31	7,849 64	20,379 95	23,796 80	3,406 85	.....
Thames and Mersey Marine.....Eng.	2,269 68	4,434 02	1,864 77	6,298 79	5,650 81	.....	\$ 647 98
Union Marine, Ltd.....Eng.	6,674 43	6,674 43	3,344 06	10,018 49	10,133 53	115 04	.....
Western Assurance.....Can.	47,115 06	48,531 30	32,655 30	81,186 60	98,955 47	17,768 87	.....
Totals.....	\$2,404,337 46	\$2,423,162 74	\$1,763,716 92	\$4,188,879 66	\$5,344,596 89	\$1,194,434 06	\$36,716 83

## IV. MUTUAL COMPANIES OF THIS STATE.

Addison Farmers Mutual.....Addison	\$ 3,328 90	\$ 3,328 90	\$ 2,594 00	\$ 5,922 90	\$ 7,860 60	\$ 1,937 70	.....
Assured National Mutual.....Decatur	550 00	550 00	12,671 52	12,671 52	38,398 54	25,727 02	.....
Bohemian Mutual.....Chicago	600 40	600 40	509 99	1,059 99	1,545 41	485 42	.....
Bloomington Mutual.....Bloomington	15,832 02	15,832 02	1,486 18	2,086 58	4,503 58	2,417 00	.....
Coal Operators Mutual.....Springfield	4,836 00	4,836 00	11,282 40	27,114 42	34,189 08	7,074 66	.....
Illinois Mutual Fire Underwriters.....Belvidere	24,790 90	24,790 90	4,250 17	9,086 17	12,879 29	3,793 12	.....
Joliet Mutual.....Joliet	52,006 92	52,006 92	3,307 11	3,307 11	10,421 56	6,714 45	.....
Millers Mutual Fire Association.....Alton	96 23	96 23	13,346 24	52,249 64	40,443 16	11,806 48	.....
Millers National.....Chicago	.....	.....	28,399 60	89,179 63	86,059 39	3,130 24	.....
Mill Owners Mutual.....Chicago	.....	.....	7,574 81	7,671 04	22,953 97	15,282 93	.....

National Mutual Church.....	9,319 68	12,703 48	4,972 75	17,676 23	15,083 95	2,607 28
Protection Mutual.....	137 30	137 30	10,718 46	10,855 70	32,480 19	21,624 43
Retail Merchants Association.....	36,298 56	39,298 56	27,748 41	67,046 97	84,086 10	17,039 13
Totals.....	\$147,798 91	\$177,086 32	\$128,861 64	\$305,927 96	\$390,489 82	\$17,534 00

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers Mutual.....	\$ 9,575 96	\$ 6,498 05	\$ 7,923 56	\$14,421 61	\$24,010 79	\$ 9,589 18
Cotton and Woolen Manufacturers.....	415 14	511 88	15,626 36	16,038 24	47,046 58	31,011 34
Farmers Fire.....	18,299 51	19,725 88	16,365 88	36,091 76	49,593 58	13,501 82
Grain Dealers National Mutual.....	32,018 36	33,610 75	11,146 26	44,757 01	33,776 54	11,004 67
Indiana Lumbermen's Mutual.....	3,078 99	3,078 99	3,631 54	6,710 53	11,004 67	4,294 14
Indiana Millers Mutual.....	28 42	28 42	2,275 79	2,304 21	6,896 32	4,592 11
Industrial Mutual.....	287 20	357 06	10,365 03	10,722 09	31,409 18	20,687 09
Keystone Mutual.....	143 90	227 35	9,751 74	9,979 09	29,550 74	19,571 65
Manton Mutual.....	127 86	187 18	8,563 53	8,750 71	25,950 08	17,199 37
Mercantile Mutual.....	173 12	173 12	9,178 48	9,351 60	27,813 57	18,461 97
Michigan Millers Mutual.....	35,303 38	49,978 63	8,762 01	58,740 64	26,551 55	32,189 09
Ohio Millers Mutual.....	6,678 89	11,218 36	3,517 05	14,735 41	10,657 72	4,077 69
Philadelphia Manufacturers.....	146 18	112 25	11,903 36	11,715 61	35,161 69	23,446 08
Retail Hardware Dealers.....	8,671 86	8,671 86	6,163 31	14,835 17	18,076 69	3,841 52
Rubber Manufacturers.....	412 06	508 80	15,349 82	15,868 62	46,514 60	30,655 98
Totals.....	\$ 115,360 83	\$ 134,888 58	\$ 140,123 72	\$ 275,012 30	\$ 424,617 30	\$ 196,852 25
Grand aggregate.....	10,182,943 98	10,379,412 65	7,460,235 94	17,839,648 59	22,614,386 48	4,952,322 03
						177,584 14

TABLE No. 9—Comparison of Aggregate Business Done in Illinois.

YEAR.	Number of companies.....	LOSSES AND ESTIMATED EXPENSES.			Premiums received.	BALANCE.	
		Losses.	Expenses estimated at 30 per cent of receipts.	Total.		Profit.	Loss.
1869.....	109	\$ 2,450,824 23	\$1,240,399 69	\$ 3,691,223 92	\$ 4,576,986 69	\$ 885,762 77	
1870.....	108	3,765,677 63	1,458,338 06	5,224,015 69	4,710,769 20		\$ 513,246 49
1871.....	94	25,763,723 40	1,008,075 26	26,871,798 66	3,354,698 46		23,417,000 20
1872.....	118	1,477,017 45	1,711,458 81	3,188,476 26	5,704,861 36	2,516,385 10	
1873.....	146	1,737,100 18	1,876,969 13	3,614,069 31	6,259,887 55	2,645,818 24	
1874.....	157	4,435,850 05	1,970,579 26	6,406,429 31	6,569,597 24	1,62,367 93	
1875.....	187	1,587,792 70	1,856,733 05	3,444,525 75	6,245,354 10	2,800,828 35	
1876.....	200	1,491,478 46	1,588,693 69	3,080,172 15	5,296,051 56	2,215,879 41	
1877.....	181	1,976,719 27	1,472,706 79	3,449,426 06	4,908,355 31	1,558,929 25	
1878.....	171	1,407,559 46	1,373,757 04	2,781,316 50	4,571,710 67	1,790,394 17	
1879.....	178	1,927,595 46	1,485,317 11	3,412,912 57	4,952,056 55	1,539,143 98	
1880.....	177	2,268,738 57	1,672,232 04	3,940,970 61	5,574,106 53	1,633,135 92	
1881.....	176	2,990,649 24	2,013,922 49	5,004,571 73	9,713,074 94	1,708,503 21	
1882.....	178	1,938,012 72	2,157,263 63	4,096,276 35	7,190,878 78	3,094,602 43	
1883.....	191	4,075,635 50	2,454,680 08	6,530,315 58	8,182,266 98	1,654,951 40	
1884.....	180	3,613,159 03	2,388,626 23	6,001,785 26	7,962,087 39	1,960,302 13	
1885.....	179	4,581,498 04	2,449,990 20	7,031,488 24	8,166,633 99	1,135,145 75	
1886.....	189	3,914,737 33	2,607,084 09	6,521,821 42	8,690,280 30	2,168,458 88	
1887.....	193	3,092,194 98	2,737,853 60	7,830,048 58	9,126,178 68	1,296,130 10	
1888.....	195	3,960,391 71	2,897,009 80	6,857,401 51	9,656,699 17	2,759,297 66	
1889.....	204	4,507,473 45	3,004,187 41	7,511,660 86	10,013,957 88	2,502,297 02	
1890.....	201	3,527,817 88	3,251,731 83	7,779,549 71	10,839,106 16	3,059,556 45	
1891.....	175	3,770,151 41	3,375,662 63	9,145,814 04	11,252,208 76	2,106,304 72	
1892.....	169	4,488,597 78	4,168,394 91	8,657,615 15	12,925,255 70	4,287,638 55	
1893.....	161	7,851,356 42	4,321,977 03	12,173,333 45	13,096,900 08	923,566 63	
1894.....	169	7,543,306 96	4,312,712 30	11,856,019 26	13,068,825 19	1,212,805 93	
1895.....	178	7,608,677 48	4,283,681 50	10,892,358 98	12,980,852 82	1,088,493 94	
1896.....	193	6,082,261 89	4,227,877 01	10,310,138 90	12,811,748 46	2,510,609 56	
1897.....	206	7,279,759 07	4,334,237 27	11,613,996 34	13,136,612 10	1,516,615 76	
1898.....	201	8,212,645 67	4,291,789 74	12,504,435 41	13,007,844 76	503,409 35	
1899.....	203	9,327,975 24	4,453,088 89	13,781,064 13	13,494,209 43		286,854 65
1900.....	194	7,410,392 73	5,122,694 75	12,533,087 48	15,323,317 87	2,990,230 39	
1901.....	177	8,863,338 83	5,256,753 27	14,120,092 10	15,914,048 35	1,793,956 25	
1902.....	181	8,779,024 63	5,772,586 38	14,551,611 03	17,492,686 02	2,941,074 99	
1903.....	194	8,774,520 54	6,115,235 21	14,889,755 75	18,531,015 79	3,641,260 04	
1904.....	193	9,460,129 12	6,385,539 65	15,855,668 77	19,350,123 02	3,504,454 25	
1905.....	204	9,820,013 24	6,850,754 70	15,673,767 94	20,759,863 19	5,086,095 25	
1906.....	212	9,164,611 67	6,942,845 20	16,107,456 87	21,144,853 52	5,037,396 65	
1907.....	227	10,132,068 51	7,338,129 71	17,470,198 22	22,236,756 78	4,766,558 56	
1908.....	227	12,406,093 25	7,077,638 22	19,483,731 47	21,447,388 57	1,963,657 10	
1909.....	232	10,379,412 65	7,460,235 94	17,839,648 59	22,614,386 48	4,774,737 89	

\* Estimated at 32½ per cent of receipts.

† Estimated at 33 per cent of receipts.

TABLE No. 10—Comparison of Aggregate Business Done in Illinois.

YEAR.....	Number of companies.....	RISKS WRITTEN			PREMIUMS RECEIVED.		*RATIO OF LOSSES TO]	
		Fire.	Marine.	Total.	Amount.	Av. per- annum rate.	Losses incurred.	Risks written .....
1869	109	\$ 335,323,134	\$ 60,005,059	\$ 395,328,193	\$ 4,576,986 69	1.16	\$ 2,450,824 23	.62
1870	108	420,555,658	62,950,572	473,506,230	4,710,769 20	.99	3,765,677 63	.71
1871	94	266,412,811	13,599,364	280,012,075	3,354,798 46	1.20	25,863,723 40	9.20
1872	118	374,652,968	50,477,967	425,130,935	5,704,861 36	1.34	1,477,017 45	.35
1873	146	401,192,036	59,607,448	460,799,484	6,259,887 55	1.36	1,701,676 17	.37
1874	157	439,989,282	32,451,760	492,441,042	6,568,597 24	1.34	4,435,650 05	.92
1875	187	459,297,295	45,404,747	484,702,042	6,245,354 10	1.28	1,587,792 70	.32
1876	200	402,073,683	30,348,699	432,422,382	5,206,051 56	1.22	1,491,478 46	.32
1877	181	440,511,092	34,020,150	474,531,242	4,908,295 16	1.03	1,976,719 27	.41
1878	171	423,417,788	43,318,843	466,736,631	4,571,710 67	.98	1,407,559 46	.30
1879	178	479,075,410	54,609,032	534,284,442	4,952,056 55	1.03	1,927,595 46	.36
1880	177	513,937,342	75,491,213	589,428,555	5,574,006 53	.95	2,268,738 57	.38
1881	176	618,189,001	69,641,961	687,830,962	6,713,074 94	.98	2,990,649 24	.43
1882	178	625,574,918	64,619,534	700,194,452	7,190,878 78	1.03	1,939,012 72	.28
1883	191	690,331,288	66,083,483	765,414,771	8,182,266 98	1.08	4,075,635 50	.54
1884	180	675,473,596	50,315,290	725,788,886	7,962,087 39	1.10	3,613,159 03	.50
1885	179	688,009,130	35,824,294	723,833,424	8,090,280 30	1.13	4,581,498 04	.63
1886	189	704,092,241	64,483,557	768,575,798	8,090,280 30	1.13	3,914,737 33	.51
1887	193	752,082,932	72,902,249	824,985,181	9,126,198 68	1.11	5,092,194 98	.62
1888	195	773,719,959	74,938,397	848,658,356	9,656,699 17	1.14	3,960,391 71	.47
1889	204	808,172,896	67,335,311	875,508,207	10,013,957 88	1.14	4,507,473 45	.51
1890	201	890,290,692	112,053,520	1,002,344,212	10,839,106 16	1.08	4,327,817 88	.45
1891	175	924,543,097	154,341,703	1,078,884,800	11,252,208 76	1.04	5,770,151 41	.53
1892	169	1,040,667,810	155,194,144	1,195,861,954	14,257,727 00	1.19	4,400,430 95	.39
1893	161	1,023,006,300	161,172,423	1,184,178,723	13,066,900 08	1.10	7,851,256 42	.66
1894	169	975,990,869	135,820,506	1,111,811,375	13,068,825 19	1.18	7,543,306 96	.68
1895	178	996,599,526	114,037,458	1,110,636,979	12,980,852 92	1.17	7,608,977 48	.68
1896	193	886,861,532	122,576,364	1,009,437,896	12,808,800 32	1.26	6,082,261 89	.60
1897	206	1,060,706,623	170,461,553	1,231,168,176	13,126,233 24	1.07	7,279,759 07	.59
1898	201	1,073,611,175	234,046,282	1,307,657,457	13,000,528 30	1.00	8,212,645 67	.67
1899	203	1,162,098,373	158,353,796	1,320,452,169	13,494,209 48	1.02	9,327,975 24	.66
1900	194	1,320,079,207	168,035,820	1,488,115,027	15,323,317 87	1.04	7,410,392 73	.53
1901	177	1,331,529,533	141,373,390	1,472,902,923	15,914,048 55	1.08	8,863,338 83	.57
1902	181	1,391,735,221	131,626,099	1,523,361,320	17,492,680 02	1.14	8,779,024 65	.57
1903	194	1,412,668,964	136,659,399	1,549,328,363	18,531,015 79	1.19	8,774,520 54	.56
1904	193	1,482,769,820	111,252,090	1,594,021,910	19,350,123 02	1.21	9,490,129 12	.59
1905	204	1,591,846,709	119,843,932	1,711,690,641	20,759,863 19	1.21	8,823,013 24	.52
1906	212	1,688,833,821	158,741,509	1,847,575,330	21,144,853 52	1.14	9,164,611 67	.47
1907	227	1,799,019,111	171,454,258	1,970,473,369	22,236,756 78	1.12	10,132,068 51	.51
1908	227	1,661,149,923	141,809,707	1,802,959,630	21,447,388 57	1.20	12,406,093 25	.69
1909	232	1,778,804,044	148,819,651	1,927,623,695	22,614,386 48	1.17	10,379,412 65	.54
Total..		\$36,875,496,811	\$4,086,102,528	\$40,961,599,339	\$461,371,264 22	.....	\$247,726,192 10	.....

\* Risks written on the \$100.00; premiums received on the \$1.00.

† Does not include plate glass premiums received.

TABLE No. 11.

*Showing Losses Paid and Losses Resisted by Fire Insurance Companies  
Authorized to do Business in Illinois.*

## I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.		Losses paid.	Losses resisted.	Percentage losses resisted are of losses paid.
American National.....	Rock Island	\$112,662 86	\$2,949 04	2.63
Calumet.....	Chicago	197,512 86	5,233 09	2.65
Central National.....	Chicago	54,482 42		
Federal Union.....	Chicago	58,192 32		
Forest City.....	Rockford	60,306 48		
German.....	Peoria	342,034 31	4,300 00	1.26
Insurance Co. State of Illinois.....	Rockford	351,302 38		
Metropolitan.....	Chicago	176,522 04	2,800 00	1.59
National Brewers.....	Chicago	1,271 96		
Totals.....		\$1,354,287 63	\$15,282 13	1.13

## II. JOINT STOCK COMPANIES OF OTHER STATES.

Adirondack.....	N. Y.	\$ 167,017 03		
Aetna.....	Conn.	3,653,396 79		
Agricultural.....	N. Y.	634,234 14	\$21,924 00	3.61
Albany.....	N. Y.	148,971 82	2,200 00	1.48
Allemannia.....	Pa.	334,722 94	9,267 00	2.77
Alliance.....	Pa.	431,768 50	9,100 00	2.11
American.....	N. J.	1,672,100 58	15,653 97	.94
American Central.....	Mo.	1,204,573 39	17,199 21	1.43
American Druggists.....	Ohio	11,873 31	27,665 50	234.70
Assurance Co. of America.....	N. Y.	62,068 45	9,389 00	15.14
Atlas.....	Is.	72,498 65	800 00	1.10
Austin.....	Tex.	136,186 55	1,650 00	1.21
Ben Franklin.....	Pa.	248,656 68		
Boston.....	Mass.	1,294,669 98	35,715 22	2.76
Buffalo Commercial.....	N. Y.	171,664 85	2,000 00	1.17
Buffalo German.....	N. Y.	256,027 06	4,438 00	1.73
California.....	Cal.	267,151 89	14,600 00	5.47
Camden Fire Insurance Association.....	N. J.	637,061 55		
Capital.....	N. H.	262,921 35	1,075 00	.41
Citizens.....	Mo.	316,489 59	15,650 00	4.95
Citizens.....	W. Va.	63,085 47		
City of New York.....	N. Y.	178,445 82	4,750 00	2.66
Colonial Assurance.....	N. Y.	17,775 73	3,810 00	21.53
Columbia.....	N. J.	110,766 03	1,104 65	1.00
Commerce.....	N. Y.	104,490 05	3,253 45	3.12

Table No. 11—Continued.

Name of Company.		Losses paid.	Losses resisted.	Percent- age losses resisted are of losses paid.
Commercial Union.....	N. Y.	\$ 125,474 75	\$ 21,596 00	17.22
Commonwealth.....	N. Y.	213,432 89	4,030 26	1.89
Concordia.....	Wis.	470,357 76	6,425 00	1.37
Connecticut.....	Conn.	1,846,741 41	66,420 45	3.59
Continental.....	N. Y.	2,970,149 27	35,970 00	1.21
Cooper.....	Ohio	53,483 85		
County of Philadelphia.....	Pa.	164,878 51	500 00	.03
Delaware.....	Pa.	807,756 78	8,825 00	1.01
Detroit Fire and Marine.....	Mich.	296,506 98	18,300 00	6.17
Dixie.....	N. C.	739,183 82	1,972 00	.27
Dubuque Fire and Marine.....	Ia.	301,651 55		
Dutchess.....	N. Y.	242,987 35	2,800 00	1.15
Eastern.....	N. J.	220,181 94	3,978 50	1.81
Empire City.....	N. Y.	243,554 97	1,500 00	.62
Equitable Fire and Marine.....	R. I.	522,947 77	8,224 10	1.57
Eureka Fire and Marine.....	Ohio	59,156 48		
Farmers and Merchants.....	Neb.	223,106 60	3,636 25	1.63
Federal.....	N. J.	372,255 18		
Fidelity.....	N. Y.	427,039 36	750 00	.18
Fire Association of Philadelphia.....	Pa.	2,106,150 10	43,155 38	2.05
Firemens.....	N. J.	829,033 16	18,058 60	2.18
Firemans Fund.....	Cal.	2,207,735 39	45,330 15	2.05
Franklin.....	Pa.	501,288 38	3,596 10	.72
Franklin.....	D. C.	726 38		
Freeholders.....	Kan.	86,967 36	2,650 00	3.05
Georgia Home.....	Ga.	428,518 55	2,504 17	.58
German Alliance.....	N. Y.	280,940 22	22,850 00	8.76
German-American.....	Md.	89,949 07	7,811 65	8.69
German-American.....	N. Y.	3,307,004 05	78,627 00	2.59
German-American.....	Pa.	77,679 51		
German.....	Pa.	369,856 72	8,945 59	2.42
German.....	Ind.	157,428 33	1,500 00	.95
German.....	W. Va.	96,424 04	4,003 53	4.15
Germania.....	N. Y.	1,193,928 15	18,092 00	1.52
Girard Fire and Marine.....	Pa.	370,114 30	5,590 00	1.51
Glens Falls.....	N. Y.	861,341 89	5,800 00	.67
Globe and Rutgers.....	N. Y.	1,586,441 89	17,050 00	1.07
Granite State.....	N. H.	297,483 10	1,425 00	.48
Hanover.....	N. Y.	1,114,792 14	32,027 64	2.87
Hartford.....	Conn.	7,548,276 73	99,823 42	1.31
Hawkeye.....	Ia.	245,874 14	1,300 00	.53
Home.....	N. Y.	5,321,642 68	107,632 88	2.02
Humboldt.....	Pa.	206,110 84	8,756 84	4.25
Imperial.....	Col.	70,114 43		
Insurance Co. of North America.....	Pa.	4,397,831 72	23,776 87	.54
Insurance Co. of State of Pennsylvania.....	Pa.	377,763 70	7,587 25	3.01
International.....	Tex.	19 36		
International.....	N. Y.	263,159 32		
Iowa Manufacturers.....	Ia.	22,206 63	800 00	3.60
Jefferson.....	Pa.	541,274 03	2,727 61	.50
Liverpool and London and Globe.....	N. Y.	101,586 95		
Louisville of Kentucky.....	Ky.	137,718 86		
Lumber.....	N. Y.	175,154 37		
Lumbermen's.....	Pa.	115,844 52	6,266 62	5.41
Mechanics.....	Pa.	182,957 79	4,450 00	2.43
Mechanics and Traders.....	Ia.	323,573 72	1,300 00	.40
Mercantile Fire and Marine.....	Mass.	133,453 06	12,930 88	9.70
Michigan Commercial.....	Mich.	590,680 17	15,408 79	2.63
Michigan Fire and Marine.....	Mich.	253,631 48	2,000 00	.79
Milwaukee German.....	Wis.	40,126 74	1,600 00	3.99

Table No. 11—Continued.

Name of Company.		Losses paid.	Losses resisted.	Percentage losses resisted are of losses paid.
Milwaukee Fire.....	Wis.	\$ 144,038 62	\$ 4,341 63	3.01
Milwaukee Mechanics.....	Wis.	674,738 34	8,507 59	1.28
Monongahela.....	Pa.	95,267 00	1,370 62	1.44
Nassau.....	N. Y.	277,232 16	1,000 00	.36
National.....	Conn.	2,680,915 53	38,962 50	1.45
National.....	Ohio	46,199 73	1,817 26	3.94
National.....	Pa.	321,734 65	5,488 67	1.71
National Fire and Marine.....	N. J.	131,011 48	.....	.....
National Lumber.....	N. Y.	107,267 50	10,000 00	9.33
National Union.....	Pa.	800,046 46	31,194 01	3.90
Newark.....	N. J.	146,536 43	10,802 42	7.37
New Brunswick.....	N. J.	228,368 44	.....	.....
New Hampshire.....	N. H.	1,136,908 61	10,409 00	.92
Niagara.....	N. Y.	1,455,614 30	32,260 45	2.22
North British and Mercantile.....	N. Y.	108,062 45	1,590 00	1.47
Northern.....	N. Y.	311,792 87	3,433 00	1.10
North River.....	N. Y.	794,276 46	20,210 08	2.54
Northwestern Fire and Marine.....	Minn.	295,607 67	62 50	.02
Northwestern National.....	Wis.	767,430 17	10,350 00	1.36
Old Colony.....	Mass.	245,833 85	2,412 04	.98
Orient.....	Conn.	584,065 79	17,430 72	2.98
Pacific.....	N. Y.	230,163 02	4,525 00	1.97
Pelican Assurance.....	N. Y.	160,554 85	3,705 00	2.31
Pennsylvania.....	Pa.	1,742,683 43	15,239 65	.87
Peoples' National.....	Del.	211,024 36	2,700 00	1.28
Peter Cooper.....	N. Y.	164,685 06	.....	.....
Phenix.....	N. Y.	3,550,652 56	57,634 48	1.62
Phoenix.....	Conn.	2,151,337 54	24,302 91	1.13
Pittsburg.....	Pa.	75,358 06	.....	.....
Potomac.....	D. C.	21,939 42	144 68	.66
Providence-Washington.....	R. I.	1,378,720 62	14,013 47	1.02
Queen Insurance Co. of America.....	N. Y.	2,157,449 86	64,430 00	2.99
Queen City.....	S. D.	177,085 17	25,761 00	14.55
Reliance.....	Pa.	434,341 98	5,773 93	1.33
Rhode Island.....	R. I.	153,957 57	7,800 00	5.07
Richmond.....	N. Y.	71,753 47	.....	.....
Rochester German.....	N. Y.	722,071 07	18,850 00	2.61
St. Louis.....	Mo.	102,283 15	.....	.....
St. Paul Fire and Marine.....	Minn.	2,401,305 99	35,353 00	1.47
Seaboard Fire and Marine.....	Tex.	117,255 08	4,500 00	3.84
Security.....	Conn.	687,237 39	10,057 59	1.46
Security.....	Ia.	65,593 70	.....	.....
Security.....	Ohio	59,580 11	.....	.....
Shawnee.....	Kan.	919,828 81	.....	.....
Springfield Fire and Marine.....	Mass.	2,522,980 88	40,233 65	1.59
Spring Garden.....	Pa.	1,269,718 97	39,986 08	3.15
Standard.....	Ia.	43,956 56	1,000 00	2.38
State.....	Neb.	45,469 43	689 10	1.52
Stuyvesant.....	N. Y.	348,172 97	6,000 00	1.72
Sun.....	La.	353,100 21	2,492 80	.71
Teutonia.....	Pa.	228,755 72	1,213 25	.53
Teutonia.....	Ia.	491,169 65	5,000 00	1.02
Texas National.....	Tex.	57,574 84	.....	.....
Toledo Fire and Marine.....	Ohio	107,223 67	.....	.....
Union of Philadelphia.....	Pa.	381,784 95	1,654 30	.43
Union of Pittsburg.....	Pa.	31,515 99	.....	.....
United American.....	Wis.	18,043 73	.....	.....
United States.....	N. Y.	120,063 15	2,579 01	2.15
Virginia Fire and Marine.....	Va.	411,038 49	8,050 00	1.96
Virginia State.....	Va.	460,306 64	.....	.....

Table No. 11—Continued.

Name of Company.	Losses paid.	Losses resisted.	Percentage losses resisted are of losses paid.
Washington.....Wash.	\$ 239,411 50	\$ 5,500 00	2.30
Westchester.....N. Y.	1,275,869 49	13,200 00	1.03
Western.....Pa.	244,500 82	7,774 15	3.18
Western Empire.....Wash.	19,665 45	140 00	.71
Western Reserve.....Ohio	228,950 33	.....	.....
Williamsburgh City.....N. Y.	934,788 85	48,828 61	5.22
Winona.....Minn.	301,234 37	.....	.....
Totals.....	\$98,997,760 87	\$1,692,354 68	1.71

## III. FOREIGN COMPANIES—U. S. BRANCHES.

Aachen and Munich.....Ger.	\$ 518,829 96	\$ 12,447 97	2.40
Atlas Assurance.....Eng.	762,008 40	7,515 00	.99
British American Assurance.....Can.	470,858 40	8,875 00	1.89
British and Foreign Marine.....Eng.	278,370 46	4,609 00	1.66
Caledonian.....Scot.	633,019 46	18,294 43	2.89
Cologne.....Ger.	439,013 01	.....	.....
Commercial Union Assurance, Ltd.....Eng.	2,174,776 37	378,507 69	17.41
First Russian.....Rus.	301,124 97	.....	.....
General Marine.....Ger.	124,648 10	.....	.....
Hamburg Bremen.....Ger.	871,153 22	31,320 00	3.60
Indemnity Mutual Marine.....Eng.	181,129 30	4,400 00	2.43
Jakor.....Rus.	270,496 69	.....	.....
Law Union and Rock, Ltd.....Eng.	153,756 06	6,230 21	4.06
Liverpool and London and Globe.....Eng.	3,689,244 45	72,706 00	1.97
London Assurance Corporation.....Eng.	999,352 35	17,323 00	1.73
London and Lancashire.....Eng.	950,977 32	26,258 00	2.76
Mannheim.....Ger.	601,415 16	28,803 04	4.79
Marine, Ltd.....Eng.	343,977 90	.....	.....
Moscow.....Rus.	683,925 42	.....	.....
Munich.....Ger.	2,286,316 60	.....	.....
Northern Assurance.....Eng.	1,350,960 60	86,064 04	6.37
North British and Mercantile.....Eng.	1,988,547 85	54,126 50	2.72
Norwich Union.....Eng.	1,232,373 17	30,650 00	2.49
Ocean Marine.....Eng.	113,116 31	5,651 80	5.00
Palatine, Ltd.....Eng.	841,711 65	317,243 87	37.69
Phoenix Assurance.....Eng.	1,239,434 11	19,110 00	1.54
Prussian National.....Ger.	460,802 64	12,801 26	2.80
Reliance Marine.....Eng.	120,402 08	474 97	.39
Rosia.....Rus.	1,957,699 47	.....	.....
Royal.....Eng.	3,557,454 35	102,555 88	2.88
Royal Exchange Assurance.....Eng.	869,708 65	36,719 00	4.22
Russian Reinsurance.....Rus.	379,229 17	.....	.....
Salamandra.....Rus.	1,002,596 04	.....	.....
Scottish Union and National.....Scot.	953,022 01	27,856 00	2.92
Sea, Ltd.....Eng.	273,226 48	.....	.....
Skandia.....Sweden	603,604 76	4,450 19	.74
Sovereign.....Can.	39,403 99	1,000 00	2.51
State Fire, Ltd.....Eng.	42,972 81	2,700 00	6.32
Sun Insurance Office.....Eng.	1,423,766 66	8,606 00	.60
Svea Fire and Life, Ltd.....Sweden	354,711 22	6,993 53	1.97
Switzerland General.....Switz.	300,244 62	.....	.....
Thames and Mersey Marine.....Eng.	139,095 52	.....	.....
Union Marine, Ltd.....Eng.	514,623 55	27,803 04	5.40
Western Assurance.....Can.	907,543 42	8,075 00	.90
Totals.....	\$37,400,646 73	\$1,370,170 42	3.66



Table No. 11—Concluded.

## IV. MUTUAL COMPANIES OF THIS STATE.

Name of Company.	Losses paid.	Losses resisted.	Percentage losses resisted are of losses paid.
Addison Farmers Mutual.....Addison	\$ 3,328 90		
Bohemian Mutual.....Chicago	550 00		
Bloomington Mutual.....Bloomington	900 40		
Coal Operators Mutual.....Springfield	15,832 02		
Illinois Mutual Fire Underwriters.....Belvidere	3,267 66		
Millers Mutual Fire Association.....Alton	219,664 50		
Millers National.....Chicago	466,366 32	\$9,462 55	2.03
Mill Owners Mutual.....Chicago	9,015 43		
National Mutual Church.....Chicago	48,893 16		
Protection Mutual.....Chicago	13,667 20		
Retail Merchants Association.....Springfield	24,436 73		
Totals.....	\$805,652 32	\$9,462 55	1.17

## V. MUTUAL COMPANIES OF OTHER STATES.

Central Manufacturers Mutual.....Ohio	\$143,732 74		
Cotton and Woolen Manufacturers.....Mass.	23,989 02		
Farmers Fire.....Pa.	319,460 25	\$4,725 00	1.48
Grain Dealers National Mutual.....Ind.	79,478 72		
Indiana Lumbermen's Mutual.....Ind.	63,110 97		
Indiana Millers Mutual.....Ind.	37,918 21		
Industrial Mutual.....Mass.	18,692 97		
Keystone Mutual.....Pa.	22,415 26		
Manton Mutual.....Pa.	20,459 07		
Mercantile Mutual.....R. I.	21,525 78		
Michigan Millers Mutual.....Mich.	457,238 70		
Ohio Millers Mutual.....Ohio	224,163 39		
Philadelphia Manufacturers.....Pa.	28,437 92		
Retail Hardware Dealers.....Minn.	51,228 59		
Rubber Manufacturers.....Mass.	22,950 42		
Totals.....	\$1,534,802 01	\$4,725 00	.31
Grand aggregate.....	140,093,149 56	3,091,994 78	2.21

TABLE No. 12.

*Showing Name of Company, Address of Secretary, Names of Officers, Under What Law Organized, and Date of Commencing Business of the District, County and Township Mutual Insurance Companies of Illinois, Authorized to Transact Business for the Year 1910.*

## DISTRICT.

NAME OF COMPANY.	OFFICERS.		Postoffice address of Secretary.	Under what act operating.	Commenced business.
	President.	Secretary.			
Downers Grove Farmers.....	Emil Eickhorst.....	Fred Anderson.....	Hinsdale, R. F. D. No. 1.....	Act approved Mar. 7, 1897	Mar. 25, 1897
Fairview.....	Peter Schleck.....	Oscar L. Wilson.....	Fairview.....	Sept. 7, 1899	Sept. 7, 1899
Farmers M. F. of Bloom.....	C. Miller.....	James D. Wilkie.....	Chicago Heights, R. F. D. No. 2.....	Jan. 18, 1898	June 3, 1899
Farmers Mutual F. of Bradford.....	Wm. V. Jones.....	B. F. Lane.....	Amboy, R. F. D. No. 2.....	Mar. 30, 1899	Oct. 12, 1899
Farmers Mutual F. of Palmyra.....	Austin Powers.....	Fletcher Seavey.....	Dixon.....	Feb. 15, 1895	July 12, 1895
German Mutual Fire.....	John C. Cremer.....	Nie. J. Schmitz.....	Chicago, 554 North av.....	Feb. 19, 1899	Apr. —, 1897
Green Garden Farmers Mutual.....	Henry Stassen.....	C. J. Stassen.....	Monroe, Will Co.....	—, 1899	Apr. —, 1899
Kendall Mutual Fire.....	A. C. Gabel.....	R. G. Leitch.....	Yorkville, Fulton Co.....	Feb. 20, 1899	Feb. 20, 1899
Milburn Mutual.....	Geo. H. Kennedy.....	John A. Thain.....	Antioch, Lake Co.....	Mar. 12, 1855	Mar. —, 1855
Randolph Mutual.....	Henry Heitman.....	John H. Wilson.....	Chester, R. F. D. No. 1.....	Mar. 26, 1899	Aug. 28, 1898
Rock Run Mutual.....	M. W. Kurtz.....	S. H. Thoren.....	Rock City, Stephenson Co.....	Aug. 15, 1898	Sept. 15, 1898
Svea Mutual Protective.....	L. E. Olson.....	C. A. Asplund.....	Orion, Henry Co.....	Mar. 29, 1899	—, 1899

## COUNTY.

Belvidere Farmers.....	Charles Bennett.....	O. F. Lucas.....	Belvidere, Boone Co.....	Act approved June 2, 1877	Mar. 4, 1878
Belleville, St. Clair Co., Farmers.....	H. Lang.....	Ida Ganter.....	Belleville, St. Clair Co.....	do.....	do.....
Bloomington.....	Wm. Humphries.....	S. B. Mason.....	Bloomington, McLean Co.....	do.....	Dec. 15, 1877
Breese, Clinton County.....	August J. Kentho.....	Ferd Krebs.....	Breese, Clinton Co.....	do.....	Mar. 19, 1900
Bureau County and Wyanet.....	O. W. Mason.....	Frank Hays.....	Wyanet, Bureau Co.....	do.....	—, 1875

Table No. 12—Continued.

NAME OF COMPANY.	OFFICERS.		Postoffice address of Secretary.	Under what act operating.	Commenced business.
	President.	Secretary.			
Cambridge.	James Pollock.	James M. Pratt.	Cambridge, Henry Co.	Act approved June 2, 1877	7, 1877
Camp Point Farmers.	J. A. Nevins.	A. P. Fay.	Camp Point, Adams Co.	do.	Oct. 3, 1877
Carlisle.	Wm. Rogan.	James Baum.	Carlisle, Clinton Co.	do.	Mar. 25, 1882
Cerro Gordo Mutual Co.	G. G. Fulk.	W. O. Peck.	Cerro Gordo, Platt Co.	do.	Sept. 23, 1905
Charleston, Coles County.	J. W. Woodson.	W. E. Worsham.	Charleston, Coles Co.	do.	Nov. 1, 1890
Clinton.	Robert Black.	Frank McCuddy.	Clinton, De Witt Co.	do.	Sept. 27, 1877
Deatur.	J. C. Rork.	C. A. Heckel.	Deatur, R. R. No. 1.	do.	May 7, 1880
Delavan.	F. E. Ripper.	Henry P. Jones.	Delavan, Tazewell Co.	do.	Nov. 1, 1875
Desplaines and Cook Co. Farmers.	A. F. Garms.	Jno. Russell.	Desplaines, Cook Co.	do.	Feb. 15, 1882
Effingham.	A. Gravenhorst.	W. G. Holmes.	Effingham, Effingham Co.	do.	April 19, 1901
Elmira.	G. T. Oliver.	Joseph Chase.	Toulon, Stark Co.	do.	Apr. 1, 1901
Farmers Albion.	Charles Clark.	Ira McKibben.	Albion, Edwards Co.	do.	Apr. 10, 1877
Farmers and Grange.	Samuel Gordon.	I. J. Case.	Alta, Peoria Co.	do.	Jan. 1, 1893
Farmers Mutual of Fairfield.	F. M. Long.	W. T. Walters.	Fairfield, Wayne Co.	do.	Mar. 14, 1889
Farmers Mutual Fire and Lightning.	J. H. Sterling.	A. F. Gowdy.	Enfield, White Co.	do.	Apr. 18, 1903
Friendship Fire of Mt. Carmel.	E. C. Deputy.	Frank Fornoff.	Mt. Carmel, Wabash Co.	do.	10, 1877
Harmony Mutual.	John R. Young.	L. P. Steepleton.	Galesburg, Knox Co.	do.	Mar. 14, 1900
Industry Mutual.	Jas. A. Thompson.	C. M. McMillan.	Cardhuge.	do.	Nov. 29, 1909
Jacksonville Farmers Mutual.	J. F. Sawyer.	T. D. Sullivan.	Industry, McDonough Co.	do.	Aug. 10, 1877
Jacksonville.	Samuel Newton.	A. C. Rice.	Jacksonville.	do.	June 3, 1876
Jerseyville.	D. Q. Trotter.	Chas. S. White.	Jerseyville, Jersey Co.	do.	Mar. 15, 1888
Jo Daviess Mutual.	W. D. Irwin.	E. W. Monnier.	Elizabeth, Jo Daviess Co.	do.	Mar. 1, 1907
Jonesboro, Union Co.	E. Reischauer.	Adam M. L. Miller.	Anna, R. F. D. No. 5.	do.	Aug. 4, 1903
Kingsdon.	D. B. Arbuckle.	I. A. McCollom.	Kingsdon, DeKalb Co.	do.	Aug. 8, 1885
Lewistown.	O. J. Moorhouse.	Fayette Lilly.	Lewistown, Fulton Co.	do.	Dec. 7, 1893
Lincoln, Logan Co. Farmers.	J. Q. Adams.	J. F. Huston.	Lincoln, Logan Co.	do.	Feb. 22, 1887
Louisville, Clay County.	C. C. Hall.	B. F. Hays.	Louisville, Clay Co.	do.	Jan. 10, 1900
Macdonia Farmers.	H. R. Morris.	F. E. Smith.	MacKabb, Putnam Co.	do.	Aug. 1, 1895
Marion, Williamson County.	John W. Morris.	John W. Baker.	Marion, Williamson Co.	do.	Oct. 25, 1904
Marshall.	J. J. Muhling.	J. W. Adams.	Marshall, Clark Co.	do.	July 1, 1889

Mason County Farmers	John H. Warner	E. J. Bowser	Forest City, Mason Co.	do.	Sept. 12, 1877
Mason	M. Hoffman	J. H. Barker	Mason, Grundy Co.	do.	Feb. 13, 1886
Moline	E. E. Nquist	A. E. Floyd	Moline, Rock Island Co.	do.	June 27, 1891
Monmouth Farmers	Charles E. Britt	C. W. Young	Monmouth, R. F. D. No. 1, Warren Co.	do.	Mar. 7, 1876
Mt. Carroll	Wm. J. Hay	C. L. Hastetter	Mt. Carroll, Carroll Co.	do.	May 6, 1898
Mt. Sterling	E. F. Byrns	E. E. McCoy	Mt. Sterling, Brown Co.	do.	Aug. —, 1877
Mt. Vernon, Jeff. Co. Farmers	Henry R. Piper	Norman A. Piercy	Mt. Vernon, Jefferson Co.	do.	Oct. 26, 1903
Murphysboro	Geo. W. Leerlight	H. L. Grof	Murphysboro, Jackson Co.	do.	Jan. 1, 1889
New Lenox	Amos Savage	Walter H. Rawley	Lockport, Will Co.	do.	Dec. 22, 1897
Newton	R. S. Hunt	J. A. Hatterman	Hunt, Jasper Co.	do.	June 27, 1890
Noble, Richland County	John H. Lucas	Claude A. Galloway	Noble, Richland Co.	do.	Aug. 2, 1904
Oblong, Crawford County Mutual	W. R. Buck	G. E. Graves	Oblong, Crawford County	do.	Aug. —, 1905
Pickensville	A. C. McElvain	Frank Kelsey	Pittsboro, Jackson Co.	do.	Oct. 18, 1889
Pittsfield Farmers	H. Weaver	W. S. Capps	Pittsfield, Pike Co.	do.	Feb. 11, 1876
Pontiac	Ell W. Parson	E. Hoobler	Pontiac, R. F. D. No. 2, Lav'gst'n.	do.	Nov. 9, 1892
Property Owners of Glencoe and Cook County	P. Pause	H. J. Peaster	Glencoe	do.	Oct. 30, 1907
Rock City Mutual Co. Live Stock	Fred Runte	F. L. Benning	Rock City, Stephenson Co.	do.	June 20, 1903
Rock Creek	B. J. Meyers	J. T. Eckman	Lanark, Carroll Co.	do.	Apr. 1, 1874
Schuyler County Farmers	M. W. Green	J. W. Whitson	Rushville, Schuyler Co.	do.	Dec. 18, 1893
Springfield	B. F. Workman	D. C. Jones	Springfield, I. O. F. bldg., Sangamon Co.	do.	Jan. 12, 1893
Stronghurst Mutual	W. J. McHenry	R. W. Upton	Stronghurst, Henderson Co.	do.	Nov. 5, 1906
Sullivan Mutual	Charles Shuman	Art Ashbrook	Sullivan, Moultrie Co.	do.	May 26, 1906
United Grangers Mutual	R. S. Clark	V. W. Mills	Fairfield	do.	Apr. 22, 1909
Vandalia	Jacob Ritter	J. J. Prater	Vandalia, Fayette Co.	do.	Apr. 7, 1888
Venedy	John Piper	J. F. Brockschmidt	Venedy, Washington Co.	do.	Apr. 26, 1877
Vienna	F. B. Thacker	F. N. Mosley	Vienna, Johnson Co.	do.	Jan. 26, 1903
Washington County Mutual	George Flannans	W. F. Becker	Addleville, Washington Co.	do.	Mar. 10, 1897
Watseka	Frank Farryo	H. A. Butzow	Watseka, Iroquois Co.	do.	Oct. 20, 1890

## TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF FEBRUARY 20, 1867.

Buckeye	Jason Clingan	Henry Richart	Cedarville, Stephenson Co.	Act approved	Feb. 20, 1867
Homer	Walter Bump	B. F. Ingersoll	Lockport, Will Co.	do.	May 6, 1872
West Point	A. G. Lutz	G. M. Holley	Lena, Stephenson Co.	do.	Jan. 1, 1872
				do.	Apr. —, 1872

Table No. 18—Continued.

## TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF APRIL 3, 1872

NAME OF COMPANY.	OFFICERS.		Postoffice address of Secretary.	Under what act operating.	Commenced business.
	President.	Secretary.			
Farmers, T. 5, N. R. 7 W.	G. W. Zirges.	H. E. Englemann.	Alhambra, Madison Co.	Act approved Apr. 3, 1872	Jan. 24, 1873
La Prairie.	John Trunbull.	Wilber S. Root.	Speer, Marshall Co.	do.	Aug. 10, 1874
Manchester.	Andrew Blake.	B. E. Thomas.	Beloit, Wis., R. R. No. 31.	do.	Apr. 23, 1874
Mt. Pleasant.	M. S. Heaton.	S. R. Hall.	Morrison, Whiteside Co.	do.	Jan. 4, 1873
Neponset and Macon Farmers.	James Bumphrey.	M. O. Scott.	Neponset, Bureau Co.	do.	Mar. 20, 1873
Ohio.	M. R. Dewey.	J. H. Bowhus.	Ohio, Bureau Co.	do.	June 1, 1874
Peotone.	Michael Collins.	Albert H. Cowing.	Peotone, Will Co.	do.	July 15, 1873
Rockford Swedish Mutual Fire.	Gush. Flodell.	Frank G. Stubb.	Rockford, Winnebago Co.	do.	Aug. 1, 1873
White Rock.	D. H. Hayes.	F. J. King.	Kings, Ogle Co.	do.	Nov. 1, 1873
Woodbine.	W. H. Toms.	W. F. Boryour.	Woodbine, Jo Daviess Co.	do.	Apr. —, 1874

## TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF MARCH 24, 1874

Abingdon.	George Seaton.	Geo. W. Wertz.	Aledo, Mercer Co.	Act approved Mar. 24, 1874	Jan. 3, 1882
Adams.	Stephen Hunn.	A. M. Klove.	Leland, LaSalle Co.	do.	Jan. 5, 1875
Alden.	E. S. Smith.	H. G. Street.	Hebron, McHenry Co.	do.	Sept. 17, 1874
Algonquin.	Jas. McKay.	C. F. Dike.	North Crystal Lake, McHenry Co.	do.	May —, 1874
Allen and Otter Creek.	A. J. Gahn.	Ernest E. Stevenson.	Streator, R. F. D. No. 6, LaSalle Co.	do.	Mar. —, 1874
Appanoose and Sonora.	Milo P. Fulton.	Franklin Porter.	Nauvoo, Hancock Co.	do.	Nov. 19, 1872
Assumption.	D. J. Ridge.	Alex. Branyan.	Assumption, Christian Co.	do.	Mar. 14, 1882
Asbury.	Wm. Pickles.	Alonso Holland.	Omaha, Gallatin Co.	do.	June 20, 1886
Barry Farmers.	H. L. Hadsell.	A. J. Brown.	Barry, Pike Co.	do.	May 10, 1875
Belle Prairie Farmers.	J. T. Cox.	Geo. H. Bennett.	Fairbury, Livingston Co.	do.	Apr. 4, 1874
Berlin.	W. L. Isaac.	Aaron Dunbar.	Dover, Bureau Co.	do.	May 1, 1875
Bethlehem.	Ferd Wolf.	Phil Milleville.	Alamont, Effingham Co.	do.	Jan. 3, 1901
Big Rock.	S. D. Hunt.	A. W. Chapman.	Big Rock, Kane Co.	do.	Feb. 18, 1883
Bishop Mutual.	S. H. Koebler.	John Moeller, Jr.	Wheeler, No. 1, Box 24, Effingham.	do.	Mar. 20, 1882
Brenton and Pella Farmers.	John A. Montellus.	H. S. Carpenter.	Piper City, Ford Co.	do.	Aug. 13, 1887

Brookville.....	John J. Garman.....	Brookville, Ogle Co.....	do.....	Feb. 22, 1873
Buffalo.....	Oscar W. Schell.....	Polo, Ogle Co.....	do.....	July 6, 1874
Burrill Farmers.....	W. S. Bailey.....	Winnebago, R. F. D. No. 2, Winnebago Co.....	do.....	Apr. 18, 1873
Chesterfield.....	Frank Towne.....	Chesterfield, Macoupin Co.....	do.....	Sept. 1, 1874
Coe and Zuma.....	W. H. Ashdown.....	Port Byron, Rock Island Co.....	do.....	May 20, 1875
Crete Farmers.....	H. F. Bahlman.....	Crete, Will Co.....	do.....	July 2, 1881
Dallas City Farmers.....	R. H. Kirby.....	LaHarpe, Hancock Co.....	do.....	May 4, 1891
Danvers.....	Jonathan J. Yoder.....	Danvers, McLean Co.....	do.....	Sept. 1, 1877
Denver.....	John A. Fuson.....	Waukegan, Richland Co.....	do.....	Jan. 30, 1880
Durand Farmers.....	Jacob Becker.....	Durand, Winnebago Co.....	do.....	Mar. 20, 1874
Dix.....	W. T. Speedie.....	Gibson City, Ford Co.....	do.....	Aug. 15, 1889
Dunham and Chemung.....	G. R. Lanning.....	Harvard, McHenry Co.....	do.....	May 1, 1882
Eagle Point.....	H. L. Reynolds.....	Hazellhurst, Carroll Co.....	do.....	Aug. 26, 1873
Earl.....	D. O'Brien.....	Earlville, LaSalle Co.....	do.....	May 20, 1881
Edwardsville.....	Frank Trocquet.....	Edwardsville, Madison Co.....	do.....	Feb. —, 1882
Ela.....	Henry Berghorn.....	Rockefeller, Lake Co.....	do.....	Mar. 18, 1885
Ellington and Riverside.....	Robert McIntyre.....	Quincy, Adams Co.....	do.....	Apr. 18, 1874
Eureka Farmers.....	E. Tucker.....	Brimfield, Peoria Co.....	do.....	Mar. 24, 1877
Evans Farmers.....	M. J. French.....	Wenona, Marshall Co.....	do.....	Mar. 15, 1884
Farmers Central.....	F. Dresser.....	Greenville, Bond Co.....	do.....	July 2, 1882
Farmers Humboldt Mutual.....	C. O. Hundley.....	Humboldt, Coles Co.....	do.....	July 17, 1906
Farmers Mutual of Dundee.....	C. S. Dickenson.....	Dundee, Kane Co.....	do.....	Mar. 11, 1891
Farmers Mutual of Guilford.....	G. W. Collins.....	Rockford, R. R. No. 3, Winnebago Co.....	do.....	Dec. 19, 1878
Farmers Mutual of Kewanee.....	N. W. Tibbitts.....	Kewanee, Henry Co.....	do.....	July 8, 1876
Farmers Mutual of Malta.....	Jacob Dieley.....	Malta, DeKalb Co.....	do.....	Oct. 1, 1878
Farmers of Alhambra.....	Wm. H. Stallings.....	Alhambra, Madison Co.....	do.....	Apr. 1, 1872
Farmers Pioneer.....	David Brumback.....	Thawville, Iroquois Co.....	do.....	Dec. —, 1874
Farmers Mutual of Virden.....	John Gelder.....	Virden, Macoupin Co.....	do.....	Feb. 28, 1883
Farmlinton Farmers Mut'l F. & L.....	L. H. Cone.....	Farmington, Fulton Co.....	do.....	Jan. 28, 1875
Farm Ridge and Deer Park.....	A. C. Baldwin.....	Grand Ridge, LaSalle Co.....	do.....	Aug. 7, 1874
Forrest Farmers.....	J. R. Strawn.....	Forrest, Livingston Co.....	do.....	Aug. 30, 1872
Franklin Farmers.....	Wm. M. Rees.....	Franklin, R. R. No. 1, Morgan Co.....	do.....	Jan. 8, 1877
Friendly Aid.....	M. P. Mitchell.....	Marselle, LaSalle Co.....	do.....	Jan. 27, 1873
Garden Plain.....	T. H. Adams.....	Pulten, Whiteside Co.....	do.....	June —, 1874
Garden Ridge and Munson.....	O. W. Holt.....	Geneseo, Henry Co.....	do.....	Apr. 3, 1875
German Banner.....	Philip Bernhard.....	Shumway, Effingham Co.....	do.....	May 5, 1884
German of Stringtown.....	Anthony Ochs.....	Charenton, R. R. No. 3, Richland Co.....	do.....	Jan. 17, 1887
German town.....	G. Gesenhuer.....	German town, Clinton Co.....	do.....	Mar. 8, 1878
Gillespie.....	W. Anderson.....	Gillespie, Macoupin Co.....	do.....	Jan. 12, 1875
Grand Rapids, Brookfield, etc.....	Tremont Carr.....	Ottawa, LaSalle Co.....	do.....	—, 1875

Table No. 12—Continued.

NAME OF COMPANY.	OFFICERS.		Postoffice address of Secretary.	Under what act operating.	Commenced business.
	President.	Secretary.			
Grant.....	Josiah Jones.....	Wm. B. McFarland.....	Hoopston, Vermilion Co.....	Act approved. Mar. 24, 1874	Dec. 2, 1889
Griggsville Farmers.....	L. W. McMahan.....	Jno. S. Felmiey.....	Griggsville, Pike Co.....	do.....	Apr. 18, 1876
Hamied.....	M. Walf.....	Henry Ketzle.....	Reynolds, Rock Island Co.....	do.....	Dec. 30, 1875
Hanover and Wayne.....	N. A. Smith.....	Henry Schramm.....	Elgin, Kane Co.....	do.....	Apr. 12, 1873
Helvetia.....	J. L. Thiner.....	Eugene Holland.....	Highland, Madison Co.....	do.....	Apr. —, 1882
Helvetia Dwelling House.....	Louis Metz.....	do.....	do.....	do.....	May 29, 1903
Helvetia Mutual Relief.....	do.....	do.....	do.....	do.....	Nov. 1, 1884
Hillsboro Farmers.....	Geo. D. Taylor.....	A. T. Strunge.....	Hillsboro, Montgomery Co.....	do.....	Mar. 1, 1880
Home Farmers.....	Herman Willenborg.....	Jos. Harcheck.....	Dietrich, R. R. No. 2, Effingham Co.....	do.....	Feb. 1, 1881
Home.....	Geo. M. Wagner.....	A. M. Hertz.....	Bonfield, Kankakee Co.....	do.....	July 27, 1877
Horse Prairie.....	Henry Busse.....	H. F. Stelthorn.....	Evansville, R. R. No. 1, Randolph Co.....	do.....	Feb. 1, 1890
Illini.....	D. L. Schroll.....	E. J. Roberts.....	Warrensburg, Macon Co.....	do.....	Mar. 25, 1875
Independent Farmers Aid.....	L. W. Rood.....	F. G. Arutzen.....	Serena, LaSalle Co.....	do.....	—, 1874
Kimnudy.....	R. C. Robb.....	Dan Doolen.....	Kimnudy, Marion Co.....	do.....	Apr. 22, 1885
Lancaster.....	E. D. Herbert.....	James Reizer.....	Freeport, Stephenson Co.....	do.....	May 31, 1869
Leaf River and Rockvale.....	Jos. S. Meyea.....	J. B. Bertolet.....	Leaf River, Ogle Co.....	do.....	July 12, 1875
Loran.....	A. Koeller.....	D. J. Blocher.....	Pearl City, Stephenson Co.....	do.....	Jan. 1, 1880
Looking Glass.....	W. F. Poos.....	Chas. Harpsrite.....	New Baden, Clinton Co.....	do.....	Feb. 25, 1897
Lynville and Monroe.....	H. T. Knight.....	O. D. Talbot.....	Monroe Center, Ogle Co.....	do.....	Oct. 9, 1873
Manteno.....	J. F. Schmeltzer.....	W. W. Lawrence.....	Manteno, Kankakee Co.....	do.....	July —, 1874
Mendota, Troy Grove & Clarion.....	C. Schmoldenhelm.....	John F. Lewis.....	Mendota, LaSalle Co.....	do.....	May 3, 1875
Menominee and Vinegar Hill.....	Bernard Hargralen.....	Henry G. Wubben.....	E. Dub'q'e, R. R. No. 1, Jo Daviess Co.....	do.....	Aug. 6, 1885
Milo, Indiantown and Wheatland.....	F. E. Thompson.....	H. L. Whiting.....	Tiskilwa, Bureau Co.....	do.....	Feb. —, 1884
Mosquito.....	C. D. Kirk.....	W. H. Bean.....	Blue Mound, Macon Co.....	do.....	Apr. 28, 1891
Mutual, T. 15 S., R. 3 E.....	C. W. Hausman.....	F. A. Armstrong.....	Metropolis, Massac Co.....	do.....	Apr. 1, 1873
Naperville.....	S. E. Shimp.....	Calvin Steek.....	Naperville, DuPage Co.....	do.....	May 3, 1879
Nashua.....	Geo. J. Burroughs.....	C. S. Businga.....	Oregon, Ogle Co.....	do.....	July 1, 1877
Nebraska.....	H. L. Ogden.....	F. M. VanDoren.....	Flanagan, Livingston Co.....	do.....	Aug. 27, 1879
Nokomis.....	Jacob Haller.....	Samuel Shoemaker.....	Nokomis, Montgomery Co.....	do.....	Apr. 10, 1876
North Champaign.....	T. D. Desklin.....	O. B. Platt.....	Leverette, Champaign Co.....	do.....	July 9, 1885

Northfield Farmers	Jacob Fritsch	F. N. Hoffman	Glen View Cook Co.	do	July 19 1883
North Palmyra	P. Waters	R. F. Allen	Modesto, Macoupin Co.	do	Feb. 7 1889
Northville	O. H. Amfinsen	Frank Brower	Sandwich, LaSalle Co.	do	Oct. 4 1873
Northwestern	W. H. Cartwright	J. T. King	Upper Alton, Madison Co.	do	Jan. 22 1875
Nunda	Thos. Thompson	R. J. Wingate	Nunda, McHenry Co.	do	Feb. 12 1873
Olney Mutual	J. J. Richards	J. S. Howe	Olney, Richland Co.	do	Jan. 25 1898
Old Town	Allen Brown	Edward Coale	Holder, McLean Co.	do	Oct. 1 1874
Osco and Western	R. G. Neville	W. M. Kerr	Orion, Henry Co.	do	Mar. 16 1876
Ottawa	J. J. Monlot	Geo. P. Hills	Ottawa, LaSalle Co.	do	Oct. 23 1880
Owego	F. C. Diemar	Marion Gallup	Pontiac, Livingston Co.	do	Apr. 5 1875
Patrons	O. J. Brenneeman	G. B. Larison	Standford, McLean Co.	do	June 9 1874
Payson Farmers	J. F. Scarborough	J. G. Thompson	Payson, Adams Co.	do	July 15 1874
Pecatonica	Henry H. Cooke	John Anderson	Pecatonica, Winnebago Co.	do	Aug. 1 1885
Peru Farmers	J. J. Conerton	T. A. Pottinger	Peru, LaSalle Co.	do	Apr. 6 1878
Pesotum	J. E. Davis	H. Reinhardt	Pesotum, Champaign Co.	do	Apr. 26 1882
Prairie	I. N. Hosford	Hiram Ingersol	Elvanston, Hancock Co.	do	May 4 1882
Prophetstown Farmers	G. W. Potter	G. Rogers	Prophetstown, Whiteside Co.	do	June 7 1876
Reading	Geo. Armstrong	J. C. Helper	Streator, R. R. No. 1, Livingston Co.	do	Feb. 29 1882
Richview	J. B. Tate	R. W. Hartman	Woodlawn, Jefferson Co.	do	June 6 1890
Rivolt	W. R. Tracy	A. J. Christy	New Windsor, Mercer Co.	do	Nov. 3 1877
Rosefield Farmers	W. S. McCullough	W. T. DuMars	Tivoli, Peoria Co.	do	Mar. 13 1875
Rose Township Farmers	F. A. Panchert	G. C. Miller	Shelbyville, Shelby Co.	do	July 29 1889
Rock Bridge	E. K. Metcalf	S. Melvin	Greenfield, Green Co.	do	Sept. 29 1900
Rural	W. H. Fritz	Samuel Harper	Tower Hill, R. R. No. 3, Shelby Co.	do	May 6 1879
Sandwich Township Mutual	S. D. Newton	H. A. Severy	Sandwich, DeKalb Co.	do	July 12 1895
Scott and Marlon	S. H. Agnew	A. E. Agnew	Stillman Valley, Ogle Co.	do	Jan. 3 1888
Sigel	R. C. Zechow	Christian Bigler	Sigel, Shelby Co.	do	Jan. 15 1887
Somonank and Sandwih	Louis Roker	H. A. Severy	Sandwich, DeKalb Co.	do	June 1 1874
Staunton	Henry Knuse	A. J. Kolsar	Mt. Olive, Macoupin Co.	do	July 1 1885
Stockton and Ward's Grove	S. W. Stanton	Freeman Lawler	Stockton, Jo Daviess Co.	do	May 29 1875
Thompson and Guilford	J. W. Stadel	James Hodgen	Seales Mound, Jo Daviess Co.	do	June 2 1879
Township of Sparta	J. H. Breckenridge	W. M. Eiker	Sparta, Randolph Co.	do	Apr. 1 1886
Town 13 S., R. 6 E.	John Casper	George Gebauer	Galesburg, Pope Co.	do	July 9 1882
Union	L. R. Lockwood	Jno. T. Culver	Avon, Fulton Co.	do	Sept. 1874
Ursa, Mendon and Lima	John P. Nichols	Thos. B. Smith	Vera, R. R. No. 2, Adams Co.	do	Aug. 23 1873
Vermilion, Eagle and Richland	M. E. Hawley	E. F. Shawback	Tonica, LaSalle Co.	do	Oct. 12 1896
Victor	R. T. Watson	J. E. Davis	Nalmeran, DeKalb Co.	do	Apr. 1 1876
Walnut, etc., Farmers	Thomas L. Phillips	D. J. Guither	Walnut Bureau Co.	do	June 1 1877
Waltham, Utica and Ophir	O. B. Esmond	Samuel Grove	Utica, LaSalle Co.	do	Feb. 7 1878
Whitemore and Friend's Creek	J. S. Fombelle	Wm. C. Turpin	Oreana, R. R. No. 1, Macon Co.	do	Apr. 20 1880



Table No. 12—Concluded.

NAME OF COMPANY.	OFFICERS.		Postoffice address of Secretary.	Under what act operating.	Commenced business.
	President.	Secretary.			
Wilberton.....	J. H. Baye.....	Wm. Wissman.....	Shobomer, Fayette Co.....	Act approved, Mar. 24, 1874	May 15, 1879
Winnebago Farmers.....	J. Z. Smith.....	Cyrus A. Miller.....	Winnebago, R. R. 1, Winnebago Co.....	do.....	May 5, 1875
Wysox.....	D. C. Busell.....	T. N. Fleming.....	Milledgeville, Carroll Co.....	do.....	Mar. 4, 1889
Wythe.....	J. C. McMahon.....	W. L. Simmons.....	West Point, Hancock Co.....	do.....	Mar. —, 1872
Yorktown, Loraine, Alba, etc.....	H. J. Ringle.....	H. J. Kinzel.....	Hoopole, Henry Co.....	do.....	Sept. 9, 1892

TABLE No. 13.

*Showing the Assets, Liabilities, Income and Expenditures of the District, County and Township Mutual Fire Insurance Companies of Illinois on December 31, 1909.*

## DISTRICT COMPANIES.

NAME OF COMPANY.	Assets.	Liabilities.	INCOME.		EXPENDITURES.	
			Assessments and premiums collected.	Total income.	For losses.	All other expenditures.
Downers Grove Farmers.....	\$ 4,322 91	.....	\$ 3,435 64	\$ 3,614 24	\$ 1,287 35	\$ 472 06
Fairview.....	262 11	.....	680 44	680 44	568 00	285 63
Farmers Mutual Fire of Bloom.....	349 57	.....	58 59	66 44	.....	43 15
Farmers Mutual Fire of Bradford.....	2,417 94	.....	2,200 77	2,496 77	1,928 06	505 86
Farmers Mutual Fire of Palmyra.....	4,443 90	\$1,304 50	10,875 54	10,886 04	5,764 19	825 70
German Mutual Fire.....	134,800 83	.....	4,835 05	9,620 05	501 65	2,109 95
Green Garden Farmers Mutual.....	7,789 51	.....	7,306 63	8,240 78	8,105 45	1,962 13
Kendall Mutual Fire.....	1,153 76	.....	43 85	43 85	.....	21 80
Milburn Mutual.....	1,088 02	710 00	12,978 69	13,059 35	12,413 03	1,522 76
Randolph Mutual.....	892 81	.....	.....	349 58	2,068 82	609 43
Rock Run Mutual.....	307 75	.....	2,588 41	2,641 01	2,134 30	586 34
Svea Mutual Protective.....	2,965 27	.....	8,507 33	8,507 33	5,211 00	1,553 28
Totals.....	\$159,824 47	\$2,014 50	\$53,510 94	\$60,215 88	\$40,009 85	\$10,528 09
						\$50,337 94

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## COUNTY COMPANIES.

Belvidere Farmers.....	\$ 423 67	\$ 200 00	\$8,137 06	\$8,337 06	\$6,179 72	\$2,342 02
Belleville Farmers.....	17,662 84	45 00	8,169 29	8,194 29	7,199 15	544 50
Bloomington.....	230 34	.....	2,121 53	2,121 53	2,181 35	556 97
Breese.....	14 93	175 00	430 32	605 32	506 00	315 55
Bureau and Wyanet.....	530 03	512 51	2,300 56	2,740 56	1,242 46	1,072 96
						\$8,521 74
						7,743 65
						2,738 32
						821 55
						2,315 42

Table No. 13—Continued.

NAME OF COMPANY.	Assets.	Liabilities.	INCOME.		EXPENDITURES.		
			Assessments and premiums collected.	Total income.	For losses.	All other expenditures.	Total.
Cambridge.....	\$ 140 00	\$ 865 60	\$ 300 52	\$ 779 04	\$ 616 68	\$ 215 13	\$ 831 81
Camp Point.....	649 02	.....	2,364 01	2,364 01	1,352 25	465 18	1,817 43
Carlyle.....	158 10	3 00	2,087 00	2,087 00	1,839 05	612 30	2,451 35
Cerro Gordo.....	80 83	224 00	1,016 78	1,406 29	1,038 75	680 49	1,719 24
Charleston.....	121 34	237 98	726 58	876 58	266 56	573 66	840 22
Clinton.....	123 82	40 28	71 77	71 77	.....	58 48	58 48
Decatur.....	418 01	.....	1,943 53	2,001 93	1,299 50	498 31	1,797 81
Delavan.....	565 98	788 40	2,005 85	2,005 85	24 43	1,790 33	1,814 76
Desplaines.....	125 00	.....	5,086 82	6,003 55	6,948 84	350 00	7,298 84
Elfingham.....	845 63	604 00	2,357 20	2,783 70	1,133 37	815 67	1,949 04
Elmira.....	122 56	351 81	893 58	893 58	455 75	665 46	1,121 21
Farmers Albion.....	580 37	.....	3,835 41	4,155 91	2,692 23	1,123 23	3,815 46
Farmers and Grange.....	2,288 05	.....	1,450 20	1,450 20	1,393 00	708 37	2,101 37
Farmers of Fairfield.....	1,583 32	945 00	5,848 54	9,315 66	6,236 15	2,407 29	8,643 44
Farmers of Enfield.....	22 54	.....	615 61	624 20	465 00	150 61	615 61
Friendship.....	.....	1,080 78	2,646 36	4,045 61	3,503 82	998 51	4,502 33
Galesburg.....	1,671 27	.....	5,901 94	5,914 69	4,004 63	1,516 92	5,521 55
Harmony.....	412 30	1,600 00	5,508 47	7,352 91	5,983 92	1,543 83	7,527 75
Industry.....	1,346 85	735 00	9,942 28	10,642 28	9,332 82	920 16	10,252 98
Jacksonville.....	228 75	6,091 33	3,102 85	5,802 85	2,960 00	2,825 01	5,785 01
Jerseyville.....	323 51	149 15	108 79	108 79	.....	36 22	36 22
Jo Davies.....	941 20	.....	3,317 83	5,717 83	2,818 59	2,049 96	5,768 55
Jonesboro.....	259 64	.....	832 75	832 75	700 00	776 70	776 70
Kingson.....	677 65	1,171 07	6,938 13	9,030 65	8,365 32	1,114 03	9,479 35
Lewistown.....	1,702 32	4,894 10	7,781 87	15,681 87	7,665 88	7,636 72	15,302 60
Lincoln.....	1,987 06	114 25	6,251 28	6,451 28	2,296 79	2,442 06	4,738 85
Louisville.....	1,109 92	1,649 44	2,428 73	3,703 73	2,665 47	1,256 10	3,921 57
Magnolia.....	41 07	60 00	1,203 55	1,413 55	959 32	471 62	1,430 94
Marion.....	421 72	3,196 75	4,462 24	4,471 73	3,562 24	537 30	4,099 54
Marshall.....	565 82	.....	788 87	836 32	1,999 29	370 38	2,369 67

Mason	5,692 58	7,603 33	7,603 33	3,868 06	923 47	4,791 55
Mason	1,077 78	4,645 47	4,645 47	3,295 49	676 41	3,971 90
Moline	2,628 84	3,516 79	3,568 20	879 33	1,323 51	2,202 89
Monmouth	75 00	6,902 56	6,902 56	6,491 23	2,044 27	8,535 50
Mt. Carroll	2,064 53	4,713 02	7,878 59	2,362 78	4,056 66	6,419 44
Mt. Sterling	164 22	1,272 30	1,272 30	912 75	383 20	1,305 95
Mt. Vernon	83 37	2,481 95	3,181 95	2,366 00	884 34	3,260 34
Murphysboro	1,662 09	4,946 01	4,970 01	4,261 26	956 07	5,217 33
New Lenox	2,080 50	4,544 19	6,037 67	443 00	110 52	5,532 52
Newton	803 76	4,285 41	5,289 91	7,408 49	418 65	7,827 14
Noble	11 64	794 28	1,760 68	1,623 15	127 45	1,750 60
Oblong	643 78	7,652 34	7,652 34	6,797 90	768 20	7,566 10
Pineknerville	429 79	1,803 42	2,311 42	1,985 00	587 04	2,272 04
Pittsfield	63 22	4,524 80	4,724 80	3,568 60	1,132 43	4,701 03
Pontiac	2,112 59	6,601 81	6,602 81	4,321 35	508 57	5,029 92
Property Owners	640 50	151 37	194 37	41 00	6 50	6 50
Rock City	67 50	168 44	168 44	2,812 06	258 99	298 99
Rock Creek	919 42	2,742 90	2,746 38	516 81	447 62	3,259 68
Schuyler	741 23	5,667 05	777 04	3,236 46	621 51	5,864 75
Springfield			5,782 05		2,628 29	
Stronghurst	1,110 43	615 78	615 78	376 28	95 91	472 19
Sullivan	305 15	1,605 75	1,605 75	1,702 48	41 10	1,743 58
United Grangers	119 77	322 00	842 25	639 07	83 41	722 48
Vandalia	339 37	7,232 19	8,824 69	5,085 45	3,662 85	8,778 30
Venedy	386 70	1,821 53	1,821 53	1,011 10	580 26	1,591 36
Vienna	88 18	802 49	1,302 49	779 91	762 06	1,541 97
Washington	224 77	1,099 43	1,599 43	1,352 47	373 13	1,725 60
Waseka	3,014 00	3,981 99	4,105 92	2,248 28	1,675 13	3,923 41
Totals	\$64,966 17	\$45,295 38	\$200,473 18	\$167,993 30	\$69,317 13	\$237,310 43

## TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF FEBRUARY 20, 1867.

Buckeye	\$1,126 32		\$1,359 78	\$ 703 86	\$ 608 58	\$1,372 44
Homer	95 70		665 78	525 00	78 08	603 08
West Point	836 30	\$172 70	3,530 72	1,614 24	1,165 18	2,779 42
Totals	\$2,058 32	\$172 70	\$5,556 28	\$2,843 10	\$1,911 84	\$4,754 94

Table No. 13—Continued.

TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF APRIL 3, 1872.

NAME OF COMPANY.	Assets.	Liabilities.	INCOME.		For losses.	EXPENDITURES.	
			Assessments and premiums collected.	Total income.		All other expenditures.	Total.
Farmers T. 5, R. 7, W.	\$ 522 75	.....	\$ 441 26	\$ 499 26	\$ 457 00	\$376 56	\$ 833 56
La Prairie.....	81 14	\$100 00	209 29	209 29	15 00	308 56	323 56
Manchester.....	145 96	.....	377 63	377 63	31 72	242 52	274 24
Mt. Pleasant.....	305 99	.....	1,383 44	1,383 44	1,385 55	162 76	1,548 31
Neponset and Macon.....	166 41	.....	102 00	102 00	.....	108 00	108 00
Ohio.....	100 82	.....	54 54	54 54	8 25	33 00	41 25
Peotone.....	364 35	.....	669 49	669 49	600 00	32 93	632 93
Rockford Swedish.....	13,201 56	.....	694 63	3,049 03	237 00	30 50	287 50
White Rock.....	3,395 93	76 00	21 00	176 86	.....	134 87	134 87
Woodbine.....	31 79	.....	40 39	58 89	218 65	31 25	249 90
Totals.....	\$18,316 70	\$224 92	\$3,993 67	\$6,580 43	\$2,953 17	\$1,460 95	\$4,414 12

TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF MARCH 24, 1874.

Abington.....	\$ 248 33	.....	\$ 988 53	\$1,078 53	\$ 698 76	\$ 183 76	\$ 872 54
Adams.....	62 92	\$ 80 22	107 50	107 50	10 00	177 72	187 72
Alden.....	381 82	.....	180 10	180 10	179 10	184 95	364 05
Algonquin.....	329 62	.....	988 66	1,126 35	1,100 70	144 73	1,245 43
Allen and Otter Creek.....	733 31	.....	1,582 10	1,582 10	1,650 00	335 99	1,985 99
Appanoose and Sonora.....	421 58	.....	1,463 91	1,465 91	707 90	556 36	1,264 26
Assumption.....	311 84	.....	2,649 78	3,349 78	2,154 17	1,173 38	3,327 55
Asbury.....	187 79	.....	42 50	42 50	5 00	99 20	104 20
Barry Farmers.....	126 45	.....	938 86	938 86	215 03	597 38	812 41
Belle Prairie Farmers.....	1,176 09	.....	673 71	714 71	506 00	333 79	839 79

Berlin.....	50 00	2,141 30	2,141 30	1,287 80	438 80	1,726 60
Bethlehem.....	1,688 29	81 04	113 04	247 00	57 67	304 67
Big Rock.....	152 65	190 29	313 29	426 74	223 04	649 78
Bishop Mutual.....	1,235 46	150 80	228 53	424 65	95 38	520 03
Brenton and Pella Farmers.....	744 03	2,269 01	3,019 01	1,538 50	169 97	2,708 47
Brookville.....	325 65	240 11	240 11	180 00	135 00	324 00
Buffalo.....	380 96	1,562 51	1,602 51	1,164 50	220 90	1,385 40
Burrill Farmers.....	575 19	806 98	806 98	2,083 97	312 84	2,396 81
Chesterfield.....	911 97	3,205 47	3,484 53	2,356 27	390 70	2,746 97
Coe and Zuma.....	783 16	727 91	1,007 70	484 70	351 09	835 79
Crete Farmers.....	23 941 19	3,239 66	4,407 53	2,510 56	1,449 19	3,959 75
Dallas City Farmers.....	1,336 03	4,488 76	6,088 76	4,776 35	2,228 27	7,004 62
Danvers.....	4 39	143 15	331 15	500 00	106 25	606 25
Denver.....	1,666 29	2,074 41	2,640 45	788 75	302 55	1,071 30
Durand Farmers.....	940 38	514 62	514 62	147 00	100 15	247 15
Dix.....	1,319 13	375 22	668 22	822 05	515 61	1,337 66
Dunham and Chemung.....	3,259 74	3,541 35	3,828 45	2,830 80	840 27	3,661 07
Eagle Point.....	797 39	370 83	371 13	462 14	55 64	518 08
Earl.....	188 74	372 28	472 28	153 00	208 98	361 98
Edwardsville.....	407 46	2,347 99	2,847 99	2,230 95	614 73	2,845 68
Ela.....	93 41	2,944 66	2,944 66	2,842 97	135 38	2,978 35
Ellington and Riverside.....	980 16	2,507 50	2,533 55	27 50	199 10	2,566 60
Eureka Farmers.....	121 46	293 48	293 48	75 00	101 14	176 14
Evans Farmers.....	70 07	2,861 33	4,391 33	1,512 05	2,809 21	4,321 26
Farmers Central.....	189 11	4,558 35	4,558 35	2,909 70	1,829 54	4,439 24
Farmers Humboldt.....	101 66	103 18	103 18	.....	52 59	52 59
Farmers Mutual of Dundee.....	266 17	138 47	143 97	70 25	53 97	123 32
Farmers Mutual of Guilford.....	137 94	6,505 65	6,505 65	6,773 15	713 05	7,486 20
Farmers Mutual of Kewanee.....	395 04	4,012 13	4,012 13	3,860 90	767 01	4,627 91
Farmers Mutual of Malta.....	188 35	3,126 85	3,126 85	3,401 75	8 80	3,410 25
Farmers of Albamra.....	180 39	928 80	928 80	764 75	115 31	880 06
Farmers Pioneer.....	105 00	5,011 10	6,111 10	3,991 87	2,808 87	6,799 87
Farmers Mutual of Virden.....	1,726 28	3,260 39	3,260 39	816 76	844 50	1,661 26
Farmington Farmers.....	207 08	2,749 19	2,749 19	2,650 00	87 15	2,737 15
Farm Ridge and Deer Park.....	255 66	1,609 13	1,609 13	982 60	500 87	1,433 47
Forrest Farmers.....	386 50	1,525 50	2,075 50	1,212 00	595 19	1,807 19
Franklin Farmers.....	75 53	3,671 14	3,871 14	3,553 00	597 88	4,150 88
Friendly Aid.....	452 47	1,738 67	1,738 67	1,327 00	246 11	1,573 11
Garden Plain.....	716 39	1,554 75	1,554 75	459 77	191 75	651 52
Geneseo Edford and Munson.....	96 91	4 65	1,068 65	730 00	579 30	1,309 30

Table No. 13—Continued.

NAME OF COMPANY.	Assets.	Liabilities.	INCOME.		EXPENDITURES.		
			Assessments and premiums collected.	Total income.	For losses.	All other expenditures.	Total.
German Banner.....	\$ 52 06	\$ 515 00	\$1,822 57	\$2,322 57	\$1,761 00	\$ 624 31	\$2,385 31
German of Stringtown.....	67 82	.....	1,611 49	1,748 27	1,435 25	313 02	1,748 27
German town.....	385 54	.....	932 52	1,832 52	527 75	116 87	644 62
Gillespie.....	3,249 05	.....	4,815 43	6,415 43	1,806 97	2,666 33	4,473 30
Grand Rapids of Brookfield.....	953 33	400 00	295 70	303 23	46 00	258 50	304 50
Grant.....	590 28	48 50	1,978 13	1,978 13	400 95	1,081 47	1,482 42
Grieggsville Farmers.....	247 08	.....	1,585 15	1,685 15	1,140 00	439 06	1,579 06
Hamlet.....	506 35	500 00	3,171 34	3,671 34	2,108 50	1,131 49	3,239 99
Hanover and Wayne.....	278 54	.....	128 01	128 01	259 70	58 75	318 45
Helvetia.....	.....	13 09	771 76	802 53	1,485 35	312 80	1,797 95
Helvetia Dwelling House.....	6,460 72	.....	816 69	1,640 19	20 15	334 94	355 09
Helvetia Mutual Relief.....	14,921 28	.....	1,045 04	2,185 10	330 30	1,301 01	1,631 31
Hillsboro Farmers.....	3,622 97	.....	2,067 91	2,082 83	1,463 33	494 81	1,958 14
Home Farmers.....	7,772 73	3,245 53	201 50	548 07	25 00	145 06	1,170 06
Home.....	50 00	.....	587 05	587 05	1,582 75	317 78	1,900 53
Horse Prairie.....	4,256 34	.....	2,991 42	3,023 54	754 67	1,048 55	1,803 22
Illini.....	73 52	4 33	3,706 17	4,463 82	3,167 30	1,297 47	4,464 77
Independent Farmers Aid.....	680 21	.....	2,655 80	2,655 80	1,300 18	1,011 32	2,311 50
Kinmundy.....	879 24	.....	1,419 75	1,419 75	209 28	411 87	621 15
Lancaster.....	128 62	.....	1,051 42	1,054 42	1,610 85	494 74	2,105 59
Leaf River and Rockvale.....	120 24	.....	1,260 03	1,260 03	1,038 07	131 76	1,169 83
Loran.....	308 17	200 00	1,399 80	1,599 80	1,092 00	345 89	1,435 89
Looking Glass.....	2,452 18	.....	1,016 80	1,016 80	45 00	312 22	1,357 22
Lynnville and Monroe.....	662 91	994 33	437 46	437 46	888 33	126 00	994 33
Manteno.....	189 85	600 00	4,451 81	5,060 81	3,474 81	1,581 54	5,056 35
Mendota, Troy Grove and Clarion.....	410 82	.....	344 50	353 12	334 80	271 25	606 05
Menominee and Vinegar Hill.....	.....	.....	167 71	237 44	126 43	126 43	431 26
Milo, Indiantown and Wheatland.....	208 22	.....	2,249 89	2,354 72	2,208 13	270 56	2,478 69
Mosquito.....	371 58	.....	3,775 04	4,276 59	2,659 43	1,649 82	4,309 05
Mutual T. 15 S., R. 5 E.....	424 34	.....	1,346 34	1,346 34	1,177 35	63 50	1,240 85

Naperville.....	39 13	60 00	253 71	253 71	311 15	311 15
Nashua.....	243 32		2,555 51	2,555 51	2,598 15	2,598 15
Nearby.....	54 63		188 85	188 85	309 03	309 03
Nokomis.....	853 70		1,092 41	1,092 41	1,519 05	1,519 05
North Champaign.....	2,430 10	1,700 00	1,815 35	1,871 45	1,787 88	1,787 88
Northfield Farmers.....	3,061 33		8,224 85	8,224 85	5,684 97	5,684 97
North Palmyra.....	214 24		517 25	551 90	354 65	354 65
Northville.....	570 03		754 09	758 59	623 72	623 72
Northwestern.....	1,908 00		3,160 74	3,387 26	1,841 30	1,841 30
Nunda.....	1,111 14		268 26	378 37	1,171 05	1,171 05
Olney.....	224 47		2,314 26	2,314 26	226 85	226 85
Old Town.....	150 51		1,815 67	2,015 67	953 49	953 49
Osceola and Western.....	419 24		1,095 04	1,095 04	164 51	164 51
Ottawa.....	410 73		281 79	370 07	748 54	748 54
Owego.....	245 07		586 20	586 20	162 63	162 63
Patrons.....	491 80		642 63	643 63	222 42	222 42
Payson Farmers.....	1,079 83		1,042 60	1,516 60	1,161 28	1,161 28
Pecatonica.....	345 54	40 00	2,362 16	2,362 16	689 61	689 61
Peru Farmers.....	227 05	833 00	2,125 81	2,125 81	2,280 55	2,280 55
Pesotum.....	829 49	550 20	3,756 81	3,756 81	2,065 05	2,065 05
Prairie.....	441 09		483 15	483 15	3,496 78	3,496 78
Prophetstown Farmers.....	146 70	450 00	516 50	516 50	320 78	320 78
Reading.....	53 74	125 00	345 44	345 44	464 97	464 97
Richview.....	258 59	54 84	571 37	571 37	497 80	497 80
Rivoli.....	323 82		1,251 80	1,251 80	392 26	392 26
Rosefield Farmers.....	286 32		302 64	302 64	1,056 31	1,056 31
Rose Township Farmers.....	140 52		4,923 39	4,923 39	634 67	634 67
Rock Bridge.....	69 14	66 00	195 11	195 11	5,851 45	5,851 45
Rural.....	667 44	500 00	3,591 50	3,591 50	212 40	212 40
Sandwich Township Mutual.....	202 25		70 85	70 85	215 53	215 53
Scott and Marion.....	337 39	550 00	1,541 75	1,541 75	3,348 02	3,348 02
Sigel.....	5,900 88		1,470 43	1,470 43	49 25	49 25
Somonauk and Sandwich.....	475 91		150 80	150 80	1,272 50	1,272 50
Stoughton.....	1,336 15		178 30	203 30	531 53	531 53
Stockton and Ward's Grove.....	40 53		1,829 14	2,029 14	83 50	83 50
Thompson and Guillard.....	50 00	844 89	4,306 03	5,065 92	164 48	164 48
Township of Sparta.....	90 02	252 32	1,274 84	1,274 84	187 45	187 45
Town 13 S., R 6 E.....	417 50		1,055 75	1,212 25	575 82	575 82
Union.....	136 84	31 50	78 15	78 15	1,363 79	1,363 79
Ursa, Mendon and Lima.....	309 88	129 17	888 00	901 99	959 85	959 85
					112 22	112 22
					112 37	112 37



Table No. 13—Concluded.

NAME OF COMPANY.	Assets.	Liabilities.	INCOME.		EXPENDITURES.		
			Assessments and premiums collected.	Total income.	For losses.	All other expenditures.	Total.
Vermilion, Eagle and Richland.....	\$ 869 72	.....	\$1,389 32	\$1,389 32	\$ 508 25	\$400 79	\$ 909 04
Victor.....	442 88	.....	1,677 20	1,677 20	1,394 00	248 29	1,642 29
Walnut, etc.; Farmers.....	19 30	.....	836 78	836 78	996 50	19 42	1,015 92
Waltham, Utica and Ophir.....	788 97	\$ 134 37	2,081 40	2,081 40	1,900 50	382 67	2,283 17
Whitmore and Friends Creek.....	238 40	.....	297 98	297 98	206 91	180 02	386 93
Wilburton.....	216 45	.....	1,036 73	1,248 73	947 22	268 66	1,215 88
Winnebago.....	2,259 47	1,200 00	3,529 01	3,529 01	3,112 84	217 68	3,330 52
Wysox.....	6,065 07	.....	458 32	657 77	.....	75 00	75 00
Wythe.....	45 12	605 00	1,633 51	2,238 51	1,978 09	487 47	2,465 56
Yorktown, Loralne, Alba, etc.....	397 30	.....	1,036 37	1,036 37	790 24	183 35	975 59
Totals.....	\$138,634 16	\$23,414 29	\$205,857 90	\$230,808 12	\$100,235 80	\$63,709 28	\$223,945 08

TABLE No. 14

*Showing the Risks in Force December 31, 1908, Risks Written During the Year, Risks Terminated During the Year, Risks in Force December 31, 1909, of the District, County and Township Mutual Fire Insurance Companies of Illinois.*

## DISTRICT COMPANIES.

NAME OF COMPANY.	RISKS IN FORCE DECEMBER 31, 1908.		RISKS WRITTEN DURING 1909.		RISKS TERMINATED DURING 1909.		RISKS IN FORCE DECEMBER 31, 1909.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Downers Grove Farmers.....	786	\$1,648,478 00	204	\$414,839 00	161	\$ 320,368 00	829	\$1,742,949 00
Fairview.....	434	742,003 00	117	217,741 00	121	207,058 00	430	752,686 00
Farmers Mutual Fire of Bloom.....	89	152,403 50	17	27,037 00	23	32,138 00	83	147,302 50
Farmers Mutual Fire of Bradford.....	900	2,066,964 54	148	442,280 00	155	258,771 00	893	2,250,493 54
Farmers Mutual Fire of Palmyra.....	1,577	3,298,211 00	175	541,622 00	215	441,550 00	1,537	3,396,283 00
German Mutual Fire.....	1,457	2,737,382 45	334	629,732 00	346	642,612 40	1,445	2,724,502 05
Green Garden Farmers Mutual.....	2,547	4,748,880 00	506	1,012,100 00	553	1,002,899 00	2,500	4,758,121 00
Kendall Mutual Fire.....	68	117,203 00	17	31,326 00	15	23,219 00	70	125,310 00
Milburn Mutual.....	2,068	3,412,100 00	506	891,870 00	496	732,542 00	2,078	3,571,428 00
Randolph Mutual.....	1,440	3,331,928 10	442	1,017,420 00	436	866,310 00	1,446	3,483,068 10
Rock Run Mutual.....	820	1,197,335 00	191	265,515 00	138	227,490 00	873	1,235,360 00
Svea Mutual Protective.....	4,259	5,209,094 00	627	1,189,890 00	545	670,490 00	4,341	5,728,464 00
Totals.....	16,445	\$28,662,002 59	3,284	\$6,681,342 00	3,204	\$5,423,407 40	16,525	\$29,917,987 19

## COUNTY COMPANIES.

Belvidere Farmers.....	1,229	\$2,868,835 00	278	\$ 705,033 00	307	\$ 658,366 00	1,200	\$2,915,502 00
Belleville Farmers.....	5,369	7,314,008 00	1,117	1,577,381 00	1,026	1,330,488 00	5,460	7,560,901 00
Bloomington.....	635	967,632 00	127	202,930 00	104	98,146 00	658	1,072,416 00
Breese.....	402	526,725 00	91	133,460 00	65	94,755 00	428	565,430 00
Bureau and Wyanet.....	908	1,438,063 00	210	342,580 00	199	281,235 00	919	1,499,438 00

Table No. 14—Continued.

NAME OF COMPANY.	RISKS IN FORCE DECEMBER 31, 1908.		RISKS WRITTEN DURING 1909.		RISKS TERMINATED DURING 1909.		RISKS IN FORCE DECEMBER 31, 1909.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Cambridge.....	658	\$1,145,783 00	138	\$ 300,482 00	117	\$108,278 00	679	\$1,249,987 00
Camp Point.....	1,093	1,799,000 00	279	477,393 00	219	398,977 00	1,153	1,879,416 00
Carlyle.....	907	866,601 00	231	234,100 00	169	154,611 00	869	946,090 00
Cerro Gordo.....	204	501,985 00	147	259,651 50	16	36,225 00	425	735,411 50
Charleston.....	231	262,106 00	42	56,543 00	28	34,720 00	245	283,929 00
Clinton.....	100	130,223 00	19	22,825 00	19	19,530 00	100	133,218 00
Decatur.....	535	896,630 00	159	282,716 00	87	121,210 00	507	1,058,136 00
Delaware.....	1,214	1,988,185 00	446	785,065 00	328	515,130 00	1,332	2,258,150 00
Des Moines.....	1,656	2,960,856 00	431	775,200 00	349	551,269 00	1,738	3,184,767 00
Effingham.....	726	573,734 38	191	168,736 00	239	174,221 63	678	568,248 75
Elmira.....	620	969,398 00	127	222,462 00	117	158,423 00	630	1,033,427 00
Farmers Albion.....	1,232	1,237,183 50	309	347,955 00	280	211,983 00	1,261	1,373,175 50
Farmers and Grange.....	909	1,675,927 00	247	401,932 00	205	264,668 00	951	1,813,211 00
Farmers of Fairfield.....	2,568	2,213,103 00	583	584,425 00	415	337,320 00	2,736	2,460,208 00
Farmers of Enfield.....	125	132,874 00	62	50,462 00	24	26,300 00	153	157,086 00
Friendship.....	1,055	1,318,396 15	283	353,100 00	264	301,876 00	1,074	1,369,610 15
Galesburg.....	1,992	3,225,840 00	483	1,019,329 00	492	743,405 00	1,993	3,502,764 00
Harmony.....	1,645	2,468,105 00	518	897,418 00	425	679,015 00	1,738	2,686,508 00
Industry.....	1,782	3,257,322 00	400	775,974 00	403	640,354 00	1,779	3,392,942 00
Jacksonville.....	592	1,001,311 33	147	273,336 33	118	191,640 00	621	1,083,007 66
Jessieville.....	178	273,625 00	31	49,260 00	25	39,235 00	184	283,650 00
Jo Davies.....	673	1,200,080 00	196	401,150 00	149	263,810 00	722	1,347,420 00
Jonesboro.....	232	229,262 34	63	79,415 00	36	41,437 00	259	267,240 34
Kingsport.....	1,463	3,239,987 00	324	732,892 00	286	572,870 00	1,501	3,400,009 00
Lewistown.....	1,340	1,897,886 00	340	599,215 00	331	479,920 00	1,349	2,017,181 00
Lincoln.....	1,326	2,576,300 25	286	648,715 00	219	396,788 00	1,383	2,826,227 25
Louisville.....	1,366	1,164,300 37	303	336,381 00	215	177,573 00	1,454	1,323,196 37
Magnolia.....	128	234,342 00	15	30,760 00	16	30,090 00	127	235,012 00
Marion.....	1,060	898,990 00	142	119,743 00	87	123,531 00	1,115	895,202 00
Marshall.....	1,021	1,469,980 00	229	301,245 00	240	345,650 00	1,010	1,422,575 00

Mason.....	2,049	3,094,647 00	647	833,100 00	549	616,107 00	2,147	3,361,640 00
Mason.....	752	1,344,929 50	232	396,190 00	145	288,113 00	839	1,496,096 50
Moline.....	1,507	1,640,151 00	453	525,703 00	435	387,870 00	1,535	1,677,984 00
Monmouth.....	1,271	1,910,985 00	274	446,010 00	268	379,900 00	1,277	1,977,095 00
Mt. Carroll.....	1,978	2,994,638 00	518	844,285 00	438	641,590 00	2,058	3,197,333 00
Mt. Sterling.....	627	952,988 66	180	288,565 00	136	164,111 00	671	1,077,452 66
Mt. Vernon.....	518	411,510 00	148	115,700 00	111	55,400 00	555	471,800 00
Murphysboro.....	1,362	1,376,510 00	226	227,530 00	216	212,220 00	1,372	1,401,820 00
New Lenox.....	331	596,936 64	75	115,370 00	43	58,072 80	363	644,233 84
Newton.....	2,235	1,810,775 00	476	383,526 00	368	207,177 00	2,343	1,997,124 00
Noble.....	377	323,988 00	156	171,105 00	117	119,670 00	416	375,333 00
Obong.....	1,176	1,749,175 00	357	307,280 00	24	332,805 00	1,509	1,723,650 00
Pittsfield.....	969	1,019,800 00	240	207,779 00	171	176,825 00	1,068	1,140,814 00
Pittsfield.....	1,025	1,005,855 00	333	345,675 00	289	212,805 00	1,069	1,138,725 00
Pontiac.....	1,329	2,136,255 23	274	479,984 60	294	403,869 42	1,309	2,212,370 41
Property Owners.....	48	67,550 00	55	71,000 00	51	68,000 00	52	70,550 00
Rock City.....	211	167,796 00	65	58,205 00	49	37,980 00	227	188,041 00
Rock Creek.....	415	839,257 00	113	244,959 00	109	160,088 00	419	1,024,128 00
Schuyler.....	795	1,068,135 00	195	290,922 00	144	175,520 00	846	1,183,537 00
Springfield.....	2,110	3,741,300 00	499	914,268 00	553	852,113 00	2,056	3,903,480 00
Stronghurst.....	202	378,150 00	77	123,156 00	2	2,000 00	277	499,306 00
Sullivan.....	92	145,970 00	20	24,055 00	12	18,195 00	100	151,830 00
United Grangers.....	1,970	1,829,984 00	146	145,125 00	483	402,439 00	146	145,125 00
Vandalia.....	1,550	1,742,877 23	311	481,056 00	323	306,306 87	1,980	1,908,801 00
Venedy.....	256	243,530 00	36	34,577 00	75	64,655 00	1,538	1,806,747 36
Vienna.....	1,896	1,960,984 71	486	539,100 00	367	316,163 70	217	213,452 00
Washington.....	923	1,536,823 00	212	371,982 00	246	299,280 00	2,015	2,183,831 01
Watska.....	65,168	\$91,006,060 26	16,313	\$24,068,424 43	13,747	\$17,612,305 42	889	1,909,525 00
Totals.....							67,734	\$97,462,179 30

## TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF FEBRUARY 20, 1867.

Buckeye.....	1,140	\$1,987,806 00	262	\$461,028 00	264	\$566,461 00	1,138	\$1,982,373 00
Homef.....	93	150,478 00	22	33,974 00	28	43,834 00	87	140,618 00
West Point.....	776	1,286,170 00	223	374,640 00	154	247,296 00	845	1,413,515 00
Totals.....	2,009	\$3,424,454 00	507	\$889,642 00	446	\$857,590 00	2,070	\$3,436,506 00

Table No. 14—Continued.

## TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF APRIL 3, 1872.

NAME OF COMPANY.	RISKS IN FORCE DECEMBER 31, 1908.		RISKS WRITTEN DURING 1909.		RISKS TERMINATED DURING 1909.		RISKS IN FORCE DECEMBER 31, 1909.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Farmers T. 5, R. 7, W.	745	\$975,351 00	182	\$255,276 00	181	\$236,085 00	746	\$994,542 00
La Prairie.	568	717,271 00	60	125,250 00	68	132,260 00	560	710,261 00
Manchester.	128	163,105 00	43	48,160 00	28	33,704 00	143	177,561 00
Mt. Pleasant.	362	563,883 00	55	97,380 00	60	87,243 00	357	604,020 00
Neponset and Macon.	185	311,021 00	34	66,010 00	28	42,166 00	191	334,865 00
Ohio.	104	180,999 00	20	33,746 00	27	42,746 00	97	171,999 00
Peotone.	139	250,342 96	10	22,065 00	35	57,502 96	114	214,895 00
Rockford Swedish.	610	629,867 50	219	229,265 00	196	193,051 50	633	666,061 00
White Rock.	141	225,680 00	27	34,225 00	4	3,700 00	164	256,205 00
Woodbine.	164	251,948 00	4	13,784 00	.....	4,520 00	168	261,212 00
Totals.	3,146	\$4,299,408 46	654	\$925,151 00	627	\$832,978 46	3,173	\$4,391,641 00

## TOWNSHIP COMPANIES ORGANIZED UNDER ACT OF MARCH 24, 1874.

NAME OF COMPANY.	RISKS IN FORCE DECEMBER 31, 1908.		RISKS WRITTEN DURING 1909.		RISKS TERMINATED DURING 1909.		RISKS IN FORCE DECEMBER 31, 1909.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Abingdon.	312	\$ 474,363 00	60	\$ 93,996 00	70	\$105,773 00	302	\$ 462,586 00
Adams.	180	370,594 00	44	102,568 00	39	86,370 00	185	396,792 00
Alden.	266	580,330 00	78	195,350 00	53	115,325 00	291	660,355 00
Algonquin.	227	533,710 00	59	134,545 00	54	116,370 00	242	551,885 00
Allen and Otter Creek.	416	858,096 00	93	197,840 00	92	184,757 00	417	871,179 00
Aprecoese and Sonora.	460	502,284 00	97	119,164 00	106	95,791 00	480	525,637 00
Assumption.	493	625,317 00	97	144,280 00	91	127,092 00	496	642,695 00
Ashby.	190	220,527 00	26	29,255 00	22	27,610 00	203	227,172 00
Barry Farmers.	421	531,685 00	136	175,422 00	98	151,457 00	459	555,650 00
Belle Prairie Farmers.	973	1,584,106 00	201	336,855 00	165	231,590 00	1,009	1,889,371 00

Berlin.....	654	1,221,758 00	153	302,195 00	151	230,220 00	656	1,293,733 00
Bethlehem.....	202	261,000 00	12	8,104 00	.....	.....	214	269,104 00
Big Rock.....	219	517,281 00	48	122,466 00	32	66,861 00	235	572,886 00
Bishop Mutual.....	255	355,410 00	58	97,180 00	52	59,145 00	261	393,445 00
Brenton and Fella Farmers.....	557	693,532 00	129	168,560 00	119	147,771 00	567	714,321 00
Brookville.....	287	512,881 00	73	125,414 00	51	60,441 00	309	577,854 00
Buffalo.....	295	577,994 00	97	208,476 00	61	120,781 00	331	665,089 00
Burrill Farmers.....	501	1,298,889 00	100	187,160 00	80	169,392 00	521	1,318,687 00
Chesterfield.....	464	609,600 00	127	181,600 00	116	45,995 00	475	751,205 00
Coe and Zuma.....	718	1,159,350 00	182	304,833 00	138	214,988 00	762	1,249,195 00
Crete Farmers.....	1,469	2,821,732 00	309	583,704 00	299	508,412 00	1,479	2,897,024 00
Dallas City Farmers.....	810	1,234,523 00	236	481,154 00	134	229,349 00	912	1,566,328 00
Danvers.....	176	240,015 00	42	57,065 00	39	47,290 00	179	249,790 00
Denver.....	649	608,944 00	119	110,449 00	176	151,032 00	592	568,361 00
Durand Farmers.....	328	514,134 00	80	123,632 00	71	97,885 00	337	539,881 00
Dix.....	1,060	1,751,920 00	199	375,220 00	190	322,800 00	1,099	1,804,340 00
Dunham and Chemung.....	1,864	1,807,130 00	203	474,380 00	184	376,010 00	903	1,905,500 00
Eagle Point.....	171	436,121 00	45	140,348 00	40	107,041 00	176	469,428 00
Earl.....	127	277,713 00	31	62,336 00	29	49,513 00	129	290,536 00
Edwardsville.....	635	967,962 00	116	162,720 00	102	141,181 00	649	989,501 00
Ela.....	956	1,622,026 00	140	195,230 00	174	306,240 00	922	1,511,016 00
Ellington and Riverside.....	182	303,303 00	65	111,065 00	62	96,533 00	185	317,865 00
Eureka Farmers.....	153	286,750 00	9	16,540 00	.....	.....	162	303,290 00
Evans Farmers.....	1,176	1,612,248 00	258	400,165 00	239	343,371 00	1,205	1,699,042 00
Farmers Central.....	1,284	1,192,630 00	273	274,909 00	261	227,409 00	1,296	1,240,130 00
Farmers Humboldt.....	87	195,224 00	19	47,901 00	.....	1,480 00	106	241,635 00
Farmers Mutual of Dundee.....	119	309,889 00	39	109,625 00	38	101,380 00	120	318,134 00
Farmers Mutual of Guilford.....	756	1,821,150 00	197	418,622 00	206	374,325 00	743	1,865,412 00
Farmers Mutual of Kewanee.....	998	1,785,358 00	203	440,050 00	203	336,017 00	998	1,899,391 00
Farmers Mutual of Malta.....	302	672,173 00	67	173,650 00	47	99,040 00	322	746,783 00
Farmers of Albamra.....	239	254,167 00	68	86,432 00	51	59,522 00	256	281,077 00
Farmers Pioneer.....	1,369	3,059,878 00	325	743,727 00	316	597,321 00	1,598	3,206,284 00
Farmers Mutual of Virden.....	980	1,500,844 00	259	460,824 00	206	299,568 00	1,031	1,662,100 00
Farmingdon Farmers.....	306	490,270 00	96	166,660 00	82	110,185 00	325	546,745 00
Farm Ridge and Deer Park.....	251	593,540 00	59	123,443 00	61	101,906 00	249	615,377 00
Forrest Farmers.....	791	1,070,996 00	184	305,100 00	163	213,308 25	812	1,162,787 75
Franklin Farmers.....	558	718,957 00	138	297,953 00	132	159,221 00	564	767,089 00
Friendly Aid.....	239	502,115 00	70	155,285 00	72	136,659 00	237	529,721 00
Garden Plain.....	689	1,045,032 00	140	235,730 00	133	184,110 00	696	1,096,652 00
Geneseo, Edford and Munson.....	307	697,267 00	46	100,375 00	60	122,625 00	293	675,017 00

Table No. 14—Continued.

NAME OF COMPANY.	RISKS IN FORCE DECEMBER 31, 1906.		RISKS WRITTEN DURING 1906.		RISKS TERMINATED DURING 1906.		RISKS IN FORCE DECEMBER 31, 1906.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
German Banner.....	939	\$ 913,972 21	282	\$318,119 38	242	\$233,971 03	979	\$ 998,120 66
German of Stringtown.....	754	640,336 00	106	171,848 00	170	137,009 00	780	675,175 00
German town.....	321	390,933 00	8	27,067 00	2	1,600 00	327	416,400 00
Gillespie.....	1,690	1,819,505 00	537	745,094 00	325	462,434 00	1,902	2,102,165 00
Grand Rapids of Brookfield.....	377	767,159 00	79	154,845 00	77	146,430 00	379	775,574 00
Grant.....	530	899,425 00	151	270,090 00	137	210,204 00	544	959,311 00
Griggsville Farmers.....	420	507,680 00	109	128,265 00	103	117,981 00	426	517,964 00
Hamlet.....	522	1,350,070 00	148	342,250 00	129	210,025 00	541	1,482,295 00
Hanover and Wayne.....	311	683,226 00	58	127,981 00	76	139,845 00	293	671,362 00
Helvetia.....	675	1,218,486 00	40	98,840 00	30	53,803 00	685	1,263,323 00
Helvetia Dwelling House.....	385	428,010 00	52	62,455 00	5	3,265 00	429	487,200 00
Hillsboro Mutual Relief.....	993	1,226,124 00	25	65,220 00	2	705 00	1,016	1,290,639 00
Hillsboro Farmers.....	1,136	1,498,189 00	235	323,178 00	255	303,979 00	1,116	1,515,388 00
Home Farmers.....	571	498,725 00	71	40,700 00			642	539,425 00
Home.....	907	1,541,343 00	173	308,284 00	183	261,063 00	897	1,588,544 00
Horse Prairie.....	2,066	2,850,019 00	458	647,250 00	344	430,395 00	2,180	3,066,874 00
Illini.....	434	650,485 50	101	154,441 00	88	118,282 50	2,447	686,654 00
Independent Farmers Aid.....	669	1,443,838 00	145	332,621 00	164	315,354 00	650	1,481,105 00
Kinnudy.....	660	665,454 00	85	104,554 00	130	92,865 00	615	707,143 00
Lancaster.....	837	1,604,926 00	175	404,470 00	171	331,389 00	841	1,678,007 00
Leaf River and Rockvale.....	307	498,101 00	69	122,543 00	79	94,767 00	307	525,877 00
Loran.....	438	652,677 00	112	233,042 00	82	134,845 00	468	750,874 00
Looking Glass.....	396	509,320 00	75	120,350 00	61	85,050 00	410	544,620 00
Lynville and Monroe.....	335	375,752 00	55	80,735 00	57	71,943 00	333	384,544 00
Manteno.....	555	1,320,096 00	121	280,405 00	171	265,944 00	505	1,314,557 00
Mendota, Troy Grove and Clarion.....	541	1,117,261 00	130	287,892 00	122	232,905 00	549	1,172,248 00
Menominee and Vinegar Hill.....	169	335,891 00	39	76,922 00	35	68,561 55	173	344,251 45
Milo, Indiantown and Wheeland.....	286	618,339 16	68	158,775 00	36	93,687 00	298	683,427 16
Mosquito.....	1,132	1,843,875 00	287	521,473 00	325	488,643 00	1,094	1,876,705 00
Mutual T. 15 S., R. 5 E.....	353	468,019 00	75	98,914 00	47	57,336 00	381	507,597 00

Naperville.....	163	371,000 00	44	96,815 00	50	106,000 00	157	363,815 00
Nashua.....	325	587,615 00	113	221,066 00	71	115,970 00	367	662,740 00
Nebuta.....	173	266,669 00	89	100,420 00	32	46,403 00	200	320,686 00
Nelson.....	731	940,669 00	174	234,850 00	162	169,063 00	753	1,006,446 00
North Champaign.....	466	790,000 00	100	157,100 00	88	115,500 00	477	831,600 00
Northfield Farmers.....	2,234	3,150,412 00	459	742,347 00	431	626,928 00	2,262	3,265,831 00
North Palmyra.....	427	527,587 00	126	175,801 00	115	132,671 00	438	570,717 00
Northville.....	175	586,129 00	34	99,864 00	33	52,280 00	178	366,763 00
Northwestern.....	1,032	1,390,357 00	184	267,353 00	164	267,369 00	1,032	1,450,051 00
Nunda.....	129	266,062 00	29	73,870 00	39	80,140 00	119	262,812 00
Obay.....	601	696,224 00	122	121,665 00	130	135,685 00	563	672,324 00
Old Town.....	436	773,890 00	78	192,475 00	76	147,780 00	439	818,575 00
Oono and Western.....	334	638,723 00	64	124,900 00	63	104,870 00	335	638,753 00
Ottawa.....	235	468,056 00	47	109,468 00	33	61,637 00	249	515,887 00
Owego.....	352	537,563 00	81	181,921 00	72	140,187 00	361	879,237 00
Patrons.....	534	1,259,692 00	99	224,060 00	94	256,803 00	539	1,226,919 00
Payson Farmers.....	1,074	1,701,445 00	237	418,500 00	256	425,600 00	1,055	1,694,445 00
Peacham.....	360	668,775 00	105	215,925 00	82	122,660 00	383	662,050 00
Perru Farmers.....	697	1,606,200 00	112	370,815 00	105	314,565 00	704	1,715,430 00
Pestum.....	794	1,394,560 00	204	398,545 00	196	332,960 00	800	1,460,330 00
Prairie.....	640	642,708 00	169	196,988 00	182	132,008 00	627	709,688 00
Proprietors Farmers.....	274	457,359 00	66	129,567 00	58	86,359 00	282	531,567 00
Rehding.....	200	319,282 00	49	85,220 00	39	55,822 00	210	348,680 00
Richieu.....	300	246,211 00	62	57,795 00	56	46,490 00	306	257,516 00
Rivoli.....	567	867,870 00	124	204,860 00	163	178,609 00	528	884,121 00
Rosefield Farmers.....	560	677,814 00	157	188,104 00	136	143,584 00	581	722,334 00
Rose Township Farmers.....	1,334	1,391,340 00	323	378,925 00	279	251,010 00	1,378	1,519,255 00
Rock Bridge.....	282	470,227 00	63	107,065 00	32	47,748 00	313	529,564 00
Rural.....	1,292	1,387,233 00	321	380,601 00	321	297,827 00	1,292	1,470,007 00
Sandwich Township Mutual.....	197	278,175 00	21	29,200 00	12	13,115 00	206	294,260 00
Scott and Marlon.....	256	528,449 00	62	147,662 00	60	110,330 00	258	565,761 00
Sigel.....	149	272,300 00	8	15,010 00	1	905 00	156	286,505 00
Simonauk and Sandwich.....	188	331,660 00	80	113,130 00	42	92,545 00	166	352,245 00
Stanton.....	426	665,431 00	189	320,450 00	177	267,860 00	438	618,021 00
Stockton and Wards' Grove.....	551	1,015,862 00	189	372,740 00	129	229,185 00	611	1,159,437 00
Thompson and Gullford.....	551	939,278 00	139	244,890 00	128	192,006 00	562	992,162 00
Township of Sparks.....	306	440,448 00	268	397,405 00	286	419,287 00	288	418,566 00
Town 13 S., R. 6 E.....	439	424,466 00	117	116,721 00	99	82,945 00	457	457,262 00
Union.....	118	177,368 00	23	31,278 00	23	30,428 00	118	178,218 00
Ursa, Mendon and Lima.....	392	607,450 00	114	177,065 00	98	118,580 00	408	665,935 00



Table No. 14—Concluded.

NAME OF COMPANY.	RISKS IN FORCE DECEMBER 31, 1903.		RISKS WRITTEN DURING 1909.		RISKS TERMINATED DURING 1909.		RISKS IN FORCE DECEMBER 31, 1909.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Vermilion, Eagle and Richland	215	\$ 359,467 41	42	\$ 81,562 00	34	\$ 67,083 56	223	\$ 373,935 85
Victor	205	519,130 00	56	150,562 00	58	147,213 00	203	522,469 00
Walnut, etc.; Farmers	181	224,372 00	39	60,196 00	40	35,404 00	180	249,164 00
Waltham, Utica and Ophir	401	744,785 00	104	214,440 00	102	143,890 00	403	815,335 00
Whitmore and Friends Creek	211	307,633 00	57	83,352 00	45	59,674 00	223	331,311 00
Wilburton	592	962,980 00	133	227,905 00	124	183,361 00	601	1,027,524 00
Winnabago	451	918,303 00	86	145,828 00	82	128,535 00	455	935,596 00
Wysox	224	320,690 00	70	129,561 00	64	120,396 00	220	329,855 00
Wythe	685	1,181,940 00	210	408,195 00	187	320,805 00	708	1,266,330 00
Yorktown, Loralne, Alba, etc.	373	820,153 00	61	154,013 00	71	149,357 00	363	824,809 00
Totals	69,901	\$110,469,267 38	15,920	\$27,212,269 38	14,428	\$21,263,935 89	71,303	\$116,417,600 87

TABLE No. 15.

*Comparison of Aggregate Business Done by the District, County and Township Mutual Fire Insurance Companies of Illinois.*

YEAR.	Number of companies.	Risks written during the year.	Risks in force December 31.	EXPENDITURES.		PER CENT.	
				For losses.	Total.	Of losses to risks in force December 31.	Of expenditures to risks in force December 31.
1873.....	30	\$ 3,497,990 00	\$ 8,891,632 00	\$ 15,930 98	\$ 22,526 18	.18	.25
1874.....	56	4,284,480 00	11,199,307 00	15,189 09	25,027 33	.15	.22
1875.....	86	5,442,928 00	14,960,716 00	11,274 34	19,521 07	.08	.13
1876.....	104	5,145,123 00	19,603,221 00	15,780 00	24,075 89	.08	.13
1877.....	117	5,765,558 00	23,506,189 00	20,239 00	30,649 80	.09	.12
1878.....	127	6,685,415 00	26,649,653 00	22,212 55	32,419 89	.08	.12
1879.....	128	8,415,396 00	29,184,552 00	30,296 34	42,983 27	.10	.15
1880.....	134	9,177,096 00	32,764,232 00	19,859 35	35,885 72	.06	.11
1881.....	138	9,200,531 00	37,992,262 00	42,388 05	63,009 74	.11	.17
1882.....	143	10,347,284 00	41,840,969 00	27,789 91	44,010 57	.07	.11
1883.....	145	12,547,722 00	45,987,815 00	37,434 95	57,179 75	.08	.12
1884.....	147	12,663,593 00	50,597,468 00	45,876 92	67,911 64	.09	.13
1885.....	150	12,611,231 00	53,706,455 00	48,206 01	69,916 34	.07	.09
1886.....	153	12,658,398 00	57,346,771 00	66,421 20	92,722 17	.12	.16
1887.....	160	14,277,158 00	61,357,755 00	68,130 93	96,666 14	.11	.16
1888.....	167	15,683,725 00	75,624,142 00	86,281 39	118,107 61	.13	.18
1889.....	172	17,154,355 00	69,140,460 90	99,845 69	134,184 21	.14	.20
1890.....	178	19,613,040 00	76,048,742 00	109,622 75	143,092 25	.14	.19
1891.....	181	20,158,258 00	82,418,733 00	99,062 28	135,325 69	.12	.19
1892.....	188	20,629,634 00	83,814,726 00	111,956 03	150,409 98	.13	.18
1893.....	193	25,469,071 00	98,865,439 00	124,223 45	172,189 50	.13	.18
1894.....	193	25,949,663 00	104,810,551 00	147,097 20	198,906 25	.14	.19
1895.....	197	27,331,279 00	111,735,151 00	204,084 58	263,846 88	.18	.23
1896.....	199	25,581,512 00	118,659,774 00	233,028 75	295,140 31	.19	.25
1897.....	201	28,138,573 13	124,302,540 87	206,059 02	271,718 20	.16	.22
1898.....	201	30,617,045 92	129,213,924 49	162,487 00	231,910 69	.12	.18
1899.....	201	32,413,227 83	136,809,510 69	192,574 90	268,203 95	.14	.19
1900.....	204	37,625,297 07	145,158,993 76	207,300 73	276,506 71	.14	.19
1901.....	204	38,457,498 61	153,711,155 60	233,516 38	306,000 00	.15	.20
1902.....	203	38,934,132 07	161,025,044 31	237,258 37	326,118 21	.14	.20
1903.....	209	43,819,680 53	175,000,589 30	253,165 67	345,727 13	.14	.20
1904.....	211	45,390,118 95	185,994,428 19	284,441 06	395,817 90	.15	.20
1905.....	211	47,420,122 96	198,470,145 12	337,479 96	447,870 59	.17	.22
1906.....	216	39,797,953 40	168,216,730 01	301,965 78	422,804 74	.18	.25
1907.....	217	54,620,626 56	223,245,974 18	322,205 32	441,513 28	.15	.19
1908.....	218	59,565,707 34	239,458,172 27	367,256 61	497,563 19	.13	.15
1909.....	218	59,856,928 81	251,725,859 36	374,035 22	520,962 51	.14	.20
Aggregate.....		\$886,847,702 21	\$3,618,129,779 15	\$5,182,678 99	\$7,067,395 26	.....	.....

TABLE No. 16.

*Detailed Statement Showing Name of Company, Address of Secretary, Name of Officers, Under What Law Organized, and Date of Commencing Business of the County Mutual Cyclone, Tornado and Wind Storm Insurance Companies of Illinois authorized to Transact Business for the Year 1910.*

## COUNTY MUTUAL WINDSTORM COMPANIES.

NAME OF COMPANY.	Postoffice address of secretary.	OFFICERS.		Under what act operating.	Commenced business.
		President.	Secretary.		
Bureau County.....	Princeton, R. R. 7, Bureau Co.....	S. R. Spratt.....	D. S. Wallace.....	Act approved June 4, 1889.....	June 3, 1896.....
Carpenter.....	Alhambra, Madison County.....	F. W. Luckner.....	H. E. Engleman.....	do.....	Nov. 2, 1889.....
Murphysboro.....	Murphysboro, Jackson County.....	Isaac Deason.....	H. L. Graff.....	do.....	Feb. 1, 1902.....
Oblong Crawford Co. Mutual.....	Oblong, Crawford County.....	W. R. Buck.....	G. E. Groves.....	do.....	Oct. —, 1905.....
Vienna.....	Vienna, Johnson County.....	F. B. Thacker.....	N. J. Mozley.....	do.....	Jan. 28, 1903.....

TABLE No. 17.

*Showing the Assets, Liabilities, Income and Expenditures of the County Mutual Cyclone and Tornado Insurance Companies of Illinois on October 1, 1909.*

NAME OF COMPANY.	Assets.	Liabilities.	Premiums or assessments received during year.	Total Income.	EXPENDITURES.		
					For losses.	All other expenditures.	Total.
Bureau.....	\$432 33	\$107 00	\$2,570 43	\$2,570 43	\$2,361 19	\$118 46	\$2,479 65
Carpenter.....	237 46		247 12	247 12	32 50	213 80	246 30
Murphysboro.....	59 41	24 60	97 60	97 60		95 40	95 40
Oblong Crawford Co.....	10 00		417 36	417 36	34 00	383 36	417 36
Vienna.....		101 84	25 15	124 77	148 17	13 25	161 42
Totals.....	\$739 20	\$233 44	\$3,357 66	\$3,457 28	\$2,575 86	\$824 27	\$3,400 13

TABLE No. 18.

*Showing the Risks in Force October 1, 1908, Risks Written During the Year, Risks Terminated During the Year, Risks in Force October 1, 1909, of the County Mutual Cyclone and Tornado Insurance Companies of Illinois.*

NAME OF COMPANY.	Risks in force October 1, 1908.		Risks written during the year.		Risks terminated during the year.		Risks in force October 1, 1909.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Bureau.....	496	\$ 563,780 00	164	\$206,195 00	113	\$113,990 00	547	\$ 657,985 00
Carpenter.....	355	402,631 00	94	116,022 00	140	151,685 00	309	366,968 00
Murphysboro.....	106	56,168 00			44	12,480 00	61	43,668 00
Oblong Crawford Co.....	1,184	1,519,828 00	288	405,480 00	32	292,923 00	1,441	1,632,385 00
Vienna.....	273	250,956 00	30	33,267 00	73	65,575 00	230	218,648 00
Totals.....	2,413	\$2,793,363 00	577	\$762,964 00	402	\$636,653 00	2,588	\$2,919,674 00

TABLE NO. 19.

*Business Done by the Mutual County Wind Storm Insurance Companies of Illinois.*

YEAR.	Number of companies.	Risks written during the year.	Risks in force October 1,	EXPENDITURES.		PER CENT.	
				For losses.	Totals.	Of losses to risks in force Oct. 1, 1908.	Of expenditures to risks in force Oct. 1, 1908.
1890.....	1	\$ 43,487	\$ 294,204	-----	\$1,130 68	-----	.005
1891.....	2	320,400	554,156	-----	413 36	-----	.0008
1892.....	3	358,785	865,331	\$ 8 40	652 00	-----	.0008
1893.....	4	318,290	1,141,206	324 00	835 83	.0003	.0007
1894.....	4	288,112	1,296,201	143 90	1,163 44	.0001	.0009
1895.....	4	204,041	1,370,118	32 50	461 02	-----	.0002
1896.....	5	274,261	1,321,629	307 49	866 39	.0002	.0007
1897.....	4	81,907	842,830	13 79	474 87	-----	.0006
1898.....	3	109,902	571,391	79 85	269 44	.0001	.0005
1899.....	3	144,477	529,171	30 65	337 43	.0001	.0006
1900.....	3	57,185	488,566	20 00	174 21	-----	.0003
1901.....	3	133,212	501,424	59 48	179 18	-----	.0003
1902.....	3	150,679	497,180	30 50	235 42	-----	.0004
1903.....	4	340,504	779,894	96 00	295 56	.0001	.0003
1904.....	4	340,496	990,738	611 96	1,106 63	.0006	.0001
1905.....	4	243,683	1,154,376	61 88	340 48	-----	.0003
1906.....	5	986,273	1,945,573	214 75	1,061 68	.0001	.0005
1907.....	5	538,033	2,318,602	274 75	901 74	.0001	.0005
1908.....	5	770,140	2,793,353	722 03	2,032 62	.0002	.0007
1909.....	5	762,964	2,919,674	2,575 86	3,400 13	-----	-----

TABLE No. 20.

## District Mutual Wind Storm, Cyclone or Tornado Insurance Companies.

NAME OF COMPANY.	Postoffice address of secretary.	OFFICERS.		Under what act operating.	Com-menced business
		President.	Secretary.		
Albion District Mutual.....	Albion, Edwards Co.....	S. S. Seller.....	Chas. Bowman.....	Act approved June 15, 1893..	Nov. 15, 1893
Carthage.....	Carthage, Hancock Co.....	A. P. Gay.....	C. M. McMillan.....	do.....	April 1, 1897
East St. Louis.....	Beckemeyer, Madison County.....	Frank Troeckler.....	H. H. Beckemeyers.....	do.....	Mar. 15, 1901
Galesburg.....	Galesburg, Knox County.....	J. G. Mausfield.....	Josiah Hamilton.....	do.....	June 1, 1897
Pana.....	Hillsboro, Christian County.....	George D. Taylor.....	A. T. Strange.....	do.....	April 1, 1895
Rockford Farmers.....	Rockford, Winnebago County.....	David Hunter.....	S. T. Wray.....	do.....	Dec. 1, 1896
Springfield.....	Springfield, Sangamon County.....	J. H. Maxcy.....	D. C. Jones.....	do.....	July 22, 1896
Svea.....	Orion, Henry County.....	L. E. Olson.....	C. A. Asplund.....	Act approved 1898.....	.....

TABLE No. 21.

## District Mutual Wind Storm, Cyclone or Tornado Insurance Companies.

NAME OF COMPANY.	Assets.	Liabilities.	INCOME.		EXPENDITURES.	
			Premiums and assessments collected.	Total income.	Losses paid.	Other expenditures
Albion District Mutual.....	\$2,062 84	.....	\$1,158 45	\$ 1,536 45	\$ 88 24	\$ 687 69
Carthage.....	148 64	.....	2,015 28	2,015 28	250 50	1,436 03
East St. Louis.....	3,723 36	.....	2,189 80	2,189 80	603 58	1,826 50
Galesburg.....	678 47	.....	2,343 45	3,193 45	910 30	1,883 13
Pana.....	2,356 86	\$432 58	2,453 42	2,453 42	1,380 60	546 17
Rockford Farmers.....	1,629 87	.....	11,554 39	15,568 21	10,509 97	7,341 98
Springfield.....	224 61	500 00	.....	689 00	779 89	631 50
Svea.....	2,357 36	.....	641 16	641 16	113 64	244 79
Totals.....	\$13,212 01	\$632 58	\$22,355 95	\$28,296 77	\$14,636 72	\$13,607 79
						\$ 775 93
						1,886 53
						1,220 08
						2,803 43
						1,926 77
						17,851 95
						1,411 39
						358 43
						\$28,244 51

TABLE NO. 22.

*District Mutual Wind Storm, Cyclone or Tornado Insurance Companies.*

NAME OF COMPANY.	RISKS IN FORCE DEC. 31, 1908.		RISKS WRITTEN DURING THE YEAR.		RISKS TERMINATED DURING THE YEAR.		RISKS IN FORCE DEC. 31, 1909.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Albion District Mutual.....	1,306	\$1,084,526 00	375	\$ 332,745 00	318	\$ 268,881 00	1,302	\$1,148,390 00
Carthage.....	1,000	1,448,919 00	353	571,851 00	238	327,208 00	1,115	1,663,562 00
East St. Louis.....	1,945	2,439,704 00	643	892,331 00	353	396,275 00	2,235	2,935,760 00
Galesburg.....	649	827,413 00	181	256,437 00	120	164,443 00	710	919,407 00
Pana.....	1,977	2,739,803 00	616	896,836 00	373	518,685 00	2,220	3,120,954 00
Rockford Farmers.....	3,204	6,817,405 00	1,557	3,578,805 00	823	1,636,945 00	3,938	8,759,265 00
Springfield.....	829	1,804,994 00	165	371,872 00	161	334,412 00	833	1,842,454 00
Svea.....	1,442	1,632,106 00	133	221,439 00	75	85,288 00	1,500	1,768,257 00
Totals.....	12,351	\$18,794,870 00	4,023	\$7,125,316 00	2,461	\$3,732,137 00	13,913	\$22,188,049 00

TABLE No. 23.

*Business Done by District Mutual Windstorm Companies of Illinois  
from 1893 to 1909 inclusive.*

YEAR.	No. of companies.....	Risks written during the year	Risks in force December 31.	EXPENDITURES.		Per cent of expendi- tures to risks in force December 31.....
				For losses.	Total.	
1893.....	1	\$ 97,925 00	\$ 116,195 00	.....	\$ 108 00	.001
1894.....	2	81,485 00	196,300 00	.....	286 99	.001
1895.....	2	250,473 00	441,018 00	\$ 22 00	319 97	.001
1896.....	4	625,164 00	1,033,957 00	199 80	1,628 68	.002
1897.....	7	1,183,351 00	2,226,983 00	187 44	2,527 99	.001
1898.....	7	1,047,656 00	2,992,951 00	698 76	3,179 56	.001
1899.....	6	1,078,321 00	3,838,452 00	455 98	2,805 59	.001
1900.....	6	1,051,990 00	5,188,082 00	174 95	2,196 27	.001
1901.....	8	1,967,186 00	6,377,579 00	1,187 20	4,014 25	.001
1902.....	8	2,365,888 00	7,533,854 00	5,070 71	5,154 51	.001
1903.....	8	3,052,965 00	9,439,623 99	7,008 33	11,702 44	.001
1904.....	7	3,478,722 00	11,483,991 00	6,253 39	13,154 40	.001
1905.....	8	2,808,609 00	12,503,693 00	2,169 54	7,855 78	.001
1906.....	8	3,290,201 00	14,906,813 50	1,815 91	7,054 58	.001
1907.....	8	4,258,711 00	16,637,728 90	4,016 15	10,116 18	.001
1908.....	8	5,160,418 00	18,332,870 00	4,885 82	11,545 31	.001
1909.....	8	7,125,316 00	22,188,049 00	14,636 72	28,244 51	.001

Respectfully submitted,  
FRED W. POTTER,  
*Insurance Superintendent.*





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# **Fire and Fire-Marine Insurance Companies**

**COMPLYING WITH THE INSURANCE LAWS OF  
ILLINOIS FOR THE YEAR 1910.**

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**Company Statements for the Year Ending December 31, 1909.**

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# **Joint Stock Companies of Illinois**

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# AMERICAN NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Rock Island, Ill; incorporated Sept. 11, 1907; commenced business in Illinois Sept. 11, 1907.]

H. H. CLEVELAND, President.

M. P. VORE, Secretary.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year.....	\$343,181 89	
Surplus paid in by stockholders.....	50,000 00	
Extended at.....		<u>\$393,181 89</u>

## INCOME.

	Fire.	
Gross premiums.....	\$347,660 39	
Deduct gross amount paid for—Reinsurance, fire, \$12,797.14; return premiums, fire, \$90,193.90.....	102,991 04	
Total premiums.....		\$244,669 35
Interest on bonds.....	\$12,731 65	
Interest from other sources.....	295 60	
Total interest.....		13,027 25
Discount on bond purchase.....		100 00
Total income.....		<u>\$257,796 60</u>
Total.....		<u>\$650,978 49</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$118,160 47	
Deduct amount received for—Salvage, fire, \$1,724.19; reinsurance, fire, \$3,773.42.....	5,497 61	
Net amount paid for losses.....		\$112,662 86
Expenses of adjustment, settlement of losses.....		1,965 40
Commissions or brokerage.....		53,653 88
Salaries and expenses of special and general agents.....		8,180 90
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		9,593 08
Rents.....		247 00
Advertising, printing and stationery.....		2,108 57
Postage, telegrams, telephone and express.....		1,435 30
Legal expenses.....		539 55
Furniture and fixtures.....		425 36
Maps, including corrections.....		241 60
Underwriters' boards and tariff associations.....		816 13
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		1,511 45
State taxes on premiums.....		1,689 09
Insurance department licenses and fees.....		1,631 89
Other disbursements, viz.: Miscellaneous filing, Indiana & Ohio, \$59.30; organization, \$706.82; books, \$138.09; miscellaneous, \$932.65.....		1,868 86
Total disbursements.....		<u>\$198,570 92</u>
Balance.....		<u>\$452,407 57</u>

## LEDGER ASSETS.

Book value of bonds (Schedule A).....	\$385,430 35
Deposits in trust companies and banks not on interest.....	3,089 01
Agent's balances, representing business written subsequent to October 1, last.....	60,807 25
Agent's balances, representing business written prior to October 1, last.....	3,200 96
Deposited with Philadelphia Underwriters Protective Association.....	100 00
<b>Total ledger assets.....</b>	<b>\$452,407 57</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	5,605 81
Market value of bonds over book value.....	8,045 90
<b>Gross assets.....</b>	<b>\$466,059 28</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to Oct. 1, last.....	3,200 96
<b>Total admitted assets.....</b>	<b>\$462,858 32</b>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 2,323 18	
Losses in process of adjustment, or in suspense.....	20,019 44	
Losses resisted.....	2,949 04	
<b>Total claims for losses.....</b>	<b>\$25,291 66</b>	
Deduct reinsurance.....	1,518 10	
<b>Net amount of unpaid losses.....</b>		<b>\$ 23,773 56</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$94,783 43	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	64,887 06	
<b>Total unearned premiums as computed above.....</b>		<b>159,670 48</b>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		528 64
State, county and municipal taxes due or accrued.....		1,650 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		6,234 42
Reinsurance premiums.....		3,189 51
<b>Total liabilities, except capital stock.....</b>		<b>\$195,046 61</b>
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	67,811 71	
<b>Surplus to policy holders.....</b>		<b>267,811 71</b>
<b>Total.....</b>		<b>\$462,858 32</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$16,743,903 00	\$203,949 75
Written during the year.....	27,887,697 00	347,660 39
<b>Totals.....</b>	<b>\$44,631,600 00</b>	<b>\$551,610 14</b>
Expired and terminated.....	20,376,168 00	251,833 29
<b>In force at end of the year.....</b>	<b>\$24,255,432 00</b>	<b>\$299,776 85</b>
Deduct amount reinsured.....	1,243,692 00	15,346 66
<b>Net amount in force.....</b>	<b>\$23,011,740 00</b>	<b>\$284,430 19</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$14,109,788 00	\$189,566 85
More than one and not more than three years to run.....	7,322,185 00	74,604 66
More than three years to run.....	1,579,767 00	20,258 68
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$23,011,740 00</b>	<b>\$284,430 19</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000 00
Losses incurred during the year, fire.....	123,629 66
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$2,975,672 00
Less .....	807,139 00
Net risks written .....	<u>\$2,168,533 00</u>
Gross premiums received .....	\$40,018 45
Less .....	9,575 26
Net premiums received .....	<u>\$30,443 19</u>
Net losses paid .....	<u>\$20,023 00</u>
Net losses incurred .....	<u>\$23,484 46</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Sanitary District of Chicago, 4s .....		\$25,454 00	\$26,000 00
Sanitary District of Chicago, 4s .....		23,376 00	24,000 00
Sanitary District of Chicago, 4s .....		6,886 60	7,000 00
Sanitary District of Chicago, 4s .....		4,912 50	5,000 00
Sanitary District of Chicago, 4s .....		12,772 50	13,000 00
Sanitary District of Chicago, 4s .....		24,422 50	25,000 00
Sanitary District of Chicago, 4s .....		24,397 50	25,000 00
Sanitary District of Chicago, 4s .....		24,437 50	25,000 00
Sanitary District of Chicago, 4s .....		24,375 00	25,000 00
Rock Island Safety Deposit Co., 5s .....		16,500 00	16,500 00
Chicago City Ry. Co., 1st mort., 5s .....		20,055 00	21,840 00
Chicago City Ry., coll. note, 6s .....		4,887 50	5,056 25
Chicago Rys., fund. note, 6s .....		10,000 00	10,100 00
Tri-City Ry. & Lighting Co., 1st mort., 5s .....		23,550 00	24,500 00
John Deere Building Co., 1st mort., 5s .....		14,700 00	14,700 00
Inland Steel Co., 1st mort., 6s .....		9,950 00	10,400 00
Erle R. R. Co., general lien, 4s .....		7,400 00	7,700 00
Montezuma Valley Irrigation Dist., municipal, 6s .....		21,500 00	21,500 00
Long Bell Lumber Co., 6s .....		5,000 00	5,000 00
Southern Pine Lumber Co., 6s .....		5,000 00	5,000 00
Willapa Land & Timber Co., 6s .....		14,242 50	14,242 50
International Steam Pump Co. ....		9,625 00	9,700 00
Cook county, infirmary, 4s .....		19,213 75	19,237 50
West Chicago Park Commissioners, imp. maint., 4s .....		1,000 00	1,000 00
West Chicago Park Commissioners, imp. maint., 4s .....		5,000 00	5,000 00
Big Lost River Irrigation Co., 6s .....		4,862 50	5,000 00
Chicago, city of, gen. corporate, 4s .....		19,000 00	19,000 00
Eden Irrigation and Land Co., 1st mort., 6s .....		1,940 00	2,000 00
Eden Irrigation and Land Co., 1st mort., 6s .....		970 00	1,000 00
Totals .....		<u>\$385,430 35</u>	<u>\$393,476 25</u>

## CALUMET INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 171 LaSalle street, Chicago, Ill.; incorporated Jan. 21, 1905; commenced business in Illinois March 22, 1905.]

W. IRVING OSBORNE, President.

OTTO E. GREELY, Secretary.

## CAPITAL.

Capital stock paid in cash .....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	\$575,861 15
Increase of paid up capital during year .....	100,000 00
Surplus paid in by stockholders .....	150,000 00
Extended at .....	<u>\$825,861 15</u>



## INCOME.

	Fire.	
Gross premiums.....	\$700,082 43	
Deduct gross amount paid for—Reinsurance, fire, \$104,347.24; return premiums fire, \$102,802.17.....	207,149 41	
Total premiums.....		\$492,933 02
Interest on mortgage loans.....	\$ 903 32	
Interest on bonds and dividends on stocks.....	20,583 07	
Interest from other sources.....	822 53	
Total interest.....		22,308 92
Agents' balances previously charged off.....		76 19
Profit on sale or maturity of ledger assets.....		5,748 45
Total income.....		\$521,066 58
Total.....		<u>\$1,346,927 73</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$225,043 09	
Deduct amount received for—Salvage, fire, \$910.96; reinsurance, fire, \$26,619.27.....	27,530 23	
Net amount paid for losses.....		\$197,512 86
Expenses of adjustment, settlement of losses.....		3,674 71
Commissions or brokerage.....		109,136 32
Allowances to local agencies for miscellaneous agency expenses.....		868 19
Salaries and expenses of special and general agents.....		36,413 05
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		32,136 20
Rents.....		3,853 32
Advertising, printing and stationery.....		11,084 59
Postage, telegrams, telephone and express.....		5,594 47
Legal expenses.....		1,905 44
Furniture and fixtures.....		2,902 06
Maps, including corrections.....		3,290 48
Underwriters' boards and tariff associations.....		1,960 98
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		2,246 10
Inspections and surveys.....		2,850 21
State taxes on premiums.....		5,579 99
Insurance department licenses and fees.....		5,810 03
All other licenses, fees and taxes.....		1,866 24
General expense at home office.....		2,969 44
Interest and dividends to stockholders.....		6,000 00
Agents' balances charged off.....		1,251 84
Total disbursements.....		<u>\$438,906 52</u>
Balance.....		<u>\$908,021 21</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 15,000 00
Book value of bonds and stocks (Schedule A).....	590,395 15
Cash in office.....	2,262 51
Deposits in trust companies and banks not on interest.....	6,200 11
Deposits in trust companies and banks on interest.....	214,859 77
Agent's balances, representing business written subsequent to October 1, last.....	74,989 10
Agent's balances, representing business written prior to October 1, last.....	3,697 39
Other ledger assets, viz: Special agents accounts, \$600.00; reinsurance accounts, \$17.18.....	617 18
Total ledger assets.....	<u>\$908,021 21</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 112 50
Interest accrued on bonds.....	7,525 73
Total.....	7,638 23
Market value of bonds and stocks over book value.....	5,066 10
Gross assets.....	<u>\$920,745 54</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 3,697 39
Special deposits to secure liabilities in Manitoba.....	10,000 00
Total.....	13,697 39
Total admitted assets.....	<u>\$907,048 15</u>

## LIABILITIES.

Losses adjusted and unpaid not due .....	\$38,090 41	
Losses in process of adjustment, or in suspense .....	50,098 80	
Losses resisted .....	5,233 09	
Total claims for losses .....	\$93,422 30	
Deduct reinsurance .....	26,873 23	
Net amount of unpaid losses .....		\$ 66,549 07
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$180,276 06	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	153,523 00	
Total unearned premiums as computed above .....		333,799 06
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		500 00
State, county and municipal taxes due or accrued .....		10,000 00
Total .....		\$410,848 13
Less liabilities secured by special deposits in Manitoba: Losses, \$2.73; unearned premiums, \$3,069.83 .....		3,072 56
Total liabilities, except capital stock .....		\$407,775 57
Cash capital .....	\$300,000 00	
Surplus over all liabilities .....	199,272 58	
Surplus to policy holders .....		499,272 58
Total .....		<u>\$907,048 15</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$37,343,755 00	\$452,319 63
Written during the year .....	57,905,804 00	700,082 43
Totals .....	\$95,249,559 00	\$1,152,402 06
Expired and terminated .....	36,360,152 00	453,981 13
In force at end of the year .....	\$58,889,407 00	\$698,420 93
Deduct amount reinsured .....	9,499,844 00	99,006 81
Net amount in force .....	<u>\$49,389,563 00</u>	<u>\$599,412 12</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$27,532,959 00	\$360,552 12
More than one and not more than three years to run .....	16,068,621 00	162,836 15
More than three years to run .....	5,787,983 00	76,023 85
Net amount in force Dec. 31, 1909 .....	<u>\$49,389,563 00</u>	<u>\$599,412 12</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire and tornado .....	226,809 10
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$7,685,507 00	\$133,960 00
Less .....	3,090,105 00	78,375 00
Net risks written .....	<u>\$4,595,402 00</u>	<u>\$55,585 00</u>
Gross premiums received .....	90,232 41	1,169 90
Less .....	30,005 13	453 49
Net premiums received .....	<u>\$60,227 28</u>	<u>\$716 41</u>
Net Losses paid .....	23,766 48	118 58
Net Losses incurred .....	26,625 74	118 58

## SCHEDULE A.

## Bonds and stocks.

Description.	Book value.	Market value.
Tri-City Railway & Light Co., 1st lien sink. fund, gold, 5s .....	\$ 23,375 00	\$ 24,500 00
Tri-City Railway & Light Co., 1st lien sink. fund, gold, 5s .....	24,250 00	24,500 00
Chicago Sanitary District of Chicago, municipal, 4s .....	503 05	500 00
Chicago Sanitary District of Chicago, municipal, 4s .....	25,571 40	25,500 00
Chicago Sanitary District of Chicago, municipal, 4s .....	9,535 15	9,500 00
Chicago Sanitary District of Chicago, municipal, 4s .....	9,550 35	9,500 00
Chicago Sanitary District of Chicago, municipal, 4s .....	5,030 50	5,000 00
Chicago Sanitary District of Chicago, municipal, 4s .....	3,532 20	3,500 00
Chicago Sanitary District of Chicago, municipal, 4s .....	46,920 00	46,460 00
Lake Shore & Michigan Southern Ry. Co., gold notes, 5s .....	24,937 50	25,000 00
Kansas City Ry. and Light Co., 5s .....	23,500 00	24,000 00
Pennsylvania Ry. Co., 5s .....	24,500 00	25,000 00
Chicago Rock Island & Pacific R. R. Co., refund., 4s .....	45,000 00	45,500 00
New York city, reg., 4s .....	100,125 00	100,000 00
Winnipeg, Manitoba, local imp., 4s .....	10,000 00	10,000 00
Commonwealth Edison Co., 1st mort., gold, 5s .....	15,375 00	15,431 25
Peoria Ry. Co., 1st refund., 5s .....	24,250 00	24,500 00
North Shore Electric Co., 5s .....	19,600 00	19,800 00
Southern Pacific Co., conv. gold, 4s .....	103,437 50	106,000 00
Norfolk and Western Ry. Co., conv. gold, 4s .....	51,112 50	51,000 00
Western Adjustment & Inspection Co., Chicago, Ill. ....	140 00	140 00
Philadelphia Fire Underwriters' Ass., Philadelphia, Pa. ....	100 00	100 00
General Adjustment Bureau, Philadelphia, Pa. ....	50 00	50 00
Totals .....	<u>\$590,395 15</u>	<u>\$595,481 25</u>

## CENTRAL NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 184 LaSalle street, Chicago, Ill.; incorporated March 6, 1909; commenced business in Illinois March 8, 1909.]

JAMES B. HOBBS, President.

FRANK M. RICE, Secretary.

## CAPITAL.

Capital stock paid in cash .....	\$200,000 00	
Paid up capital during year .....	200,000 00	
Surplus paid in by stockholders .....	200,000 00	
Extended at .....		<u>\$400,000 00</u>

## INCOME.

	Fire.	
Gross premiums .....	\$237,963 83	
Deduct gross amount paid for—Reinsurance, fire, \$12,122.34; return premiums, fire, \$25,422 61 .....	37,544 95	
Total premiums .....		\$200,418 88
Interest on mortgage loans .....	\$ 398 75	
Interest on bonds and dividends on stocks .....	2,450 22	
Interest from other sources .....	242 50	
Total interest .....		3,091 47
Commission on mortgage purchased .....		100 00
Total income .....		<u>\$203,610 35</u>
Total .....		<u>\$603,610 35</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$55,438 37
Deduct amount received for—Reinsurance, fire, .....	965 95
Net amount paid for losses .....	\$54,482 42
Expenses of adjustment, settlement of losses .....	170 06
Commissions or brokerage .....	64,937 67
Salaries and expenses of special and general agents .....	8,787 11
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	15,921 24
Rents .....	1,655 32
Advertising, printing and stationery .....	5,079 65
Postage, telegrams, telephone and express .....	1,990 51
Legal expenses .....	1,100 00
Furniture and fixtures .....	822 33
Maps, including corrections .....	1,782 50
Underwriters' board and tariff associations .....	635 36
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	159 21
Insurance department licenses and fees .....	2,253 06
Other disbursements, viz: General expense, including organization, \$10,034.98; travel— expense, officers \$2,233.14; accrued interest on mortgage loans purchased, \$706.18 .....	12,974 30
Total disbursements .....	\$172,650 74
Balance .....	\$430,969 61

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$ 38,750 00
Book value of bonds and stocks (Schedule A.) .....	247,788 96
Cash in office .....	4,094 56
Deposits in trust companies and banks not on interest .....	7,134 66
Deposits in trust companies and banks on interest .....	106,456 69
Agent's balances, representing business written subsequent to October 1, last .....	24,718 76
Agent's balances, representing business written prior to October 1, last .....	1,291 18
Bills receivable taken for fire risks .....	499 80
Premium on mortgage purchased .....	225 00
Total ledger assets .....	\$430,969 61

## NON-LEDGER ASSETS.

Interest due on mortgages .....	\$1,175 63
Interest due on bonds .....	2,096 88
Interest accrued on other assets .....	123 60
Total .....	\$3,396 11
Furniture and fixtures and maps .....	2,604 83
Gross assets .....	\$436,960 55

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes and maps .....	\$2,604 83
Agent's balances, representing business written prior to October 1, last .....	1,291 18
Book values of ledger assets over market value, viz: Bonds .....	746 35
Premiums on mortgages purchased .....	225 00
Total .....	4,867 36
Total admitted assets .....	\$432,093 19

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 900 00	
Losses in process of adjustment, or in suspense .....	8,675 65	
Total claims for losses .....	\$9,575 65	
Deduct reinsurance .....	450 82	
Net amount of unpaid losses .....		\$ 9,124 83
Unearned premiums at 58.3 per cent on fire risks running one year or less .....	\$41,395 22	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	24,330 33	
Total unearned premiums as computed above .....		65,725 55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		263 08
State, county and municipal taxes due or accrued .....		4,000 00
Reinsurance premiums .....		6,253 70
Total liabilities, except capital stock .....		\$ 85,367 16
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	146,726 03	
Surplus to policy holders .....		346,726 03
Total .....		\$432,093 19

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Written during the year .....	\$11,990,101 00	\$237,963 83
Expired and terminated .....	3,551,425 00	121,489 90
In force at end of the year .....	\$8,428,676 00	\$116,473 93
Deduct amount reinsured .....	1,166,825 00	17,575 33
Net amount in force .....	\$7,261,851 00	\$98,898 60

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$5,012,409 00	\$70,963 23
More than one and not more than three years to run .....	1,825,566 00	22,244 58
More than three years to run .....	423,876 00	5,690 78
Net amount in force Dec. 31, 1909 .....	\$7,261,851 00	\$98,898 60

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting re-insurance .....	\$10,000 00
Losses incurred during the year, fire .....	63,607 25
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$2,356,430 00	\$65,568 00
Less .....	725,940 00	10,330 00
Net risks written .....	\$1,630,490 00	\$55,238 00
Gross premiums received .....	\$28,974 54	\$277 61
Less .....	8,325 63	52 68
Net premiums received .....	\$20,648 91	\$224 93
Net losses paid .....	\$3,352 36	
Net losses incurred .....	\$4,243 48	

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Chicago, city of, gen. corp., 4½s.....	\$16,087 50	\$15,967 50
Chicago, City of, fund, judgment, 4½s.....	5,240 00	5,205 00
Consolidated Gas, Light & Power Co., Baltimore, Md., 4½s.....	4,350 00	4,350 00
Cook County, Ill., School Dist. No. 99, 4½s.....	3,107 10	3,112 50
Commonwealth Electric Co., Chicago, 1st mort., 5s.....	5,156 25	5,156 25
Cooper Underwear Co., Kenosha, Wis., 1st mort 5½s.....	2,500 00	2,500 00
East St. Louis, fund., 4½s.....	10,787 50	10,572 00
Jacksonville Gas Co., Florida, sink. fund., 5s.....	4,850 00	4,875 00
Marissa, Ill., Twp. High School Dist. No. 45, 5s.....	5,090 50	5,090 50
Milwaukee Western Fuel Co., Wis., 5s.....	500 00	500 00
Peoria, Ill., Bridge ser. B, 4s.....	5,150 00	5,082 50
Peoria, Ill., Bridge ser. B, 4s.....	5,182 50	5,082 50
Rockford, Ill., fund., 4s.....	10,325 00	10,000 00
Silvis, Ill., School Dist. No. 34, 5s.....	3,622 50	3,622 50
Stronghurst, Ill., School Dist. No. 30, 5s.....	5,728 86	5,728 86
Union Electric Light & Power Co., St. Louis, Mo., 5s.....	4,950 00	4,975 00
Williamson County, Ill., School Dist. No. 13, 4½s.....	10,450 00	10,450 00
Iowa Central Ry. Co., refund. and 1st mort., 4½s.....	3,975 00	3,825 00
North Shore Gas Co., Ill., 1st mort., 5s.....	4,900 00	4,925 00
Commonwealth Power Co., Mich., 1st mort., 5s.....	5,000 00	5,000 00
Peoria Ry. Co., 1st mort. and refund., 5s.....	9,750 00	9,900 00
Chicago, Milwaukee & St. Paul Ry. Co., deb., 4s.....	4,750 00	4,700 00
Milwaukee Electric Ry. & Light Co., refund., 4½s.....	4,825 00	4,825 00
Peoples Gas Light & Coke Co., Chicago, refund., 5s.....	5,175 00	5,175 00
New York, City of, gold exempt. corp. stock, 4s.....	50,281 25	50,312 50
Chicago, Ill., Sanitary District, 4s.....	7,000 00	7,000 00
Chicago, Ill., Sanitary District, 4s.....	14,000 00	14,000 00
Chicago, Ill., Sanitary District, 4s.....	12,000 00	12,000 00
Chicago, Ill., Sanitary District, 4s.....	5,000 00	5,000 00
Chicago, Ill., Sanitary District, 4s.....	1,000 00	1,000 00
Chicago, City of, Ill., fund., judgment, 4s.....	3,000 00	3,000 00
Chicago, City of, Ill., West Park, 4s.....	2,000 00	2,000 00
Chicago, City of, Ill., West Park, 4s.....	1,000 00	1,000 00
Western United Gas & Electric Co., 1st mort. and refund., 5s.....	4,875 00	4,850 00
Merchants & Manufacturers Bank, Milwaukee, Wis.....	6,000 00	6,000 00
Western Adjustment & Inspection Co., Chicago, Ill.....	200 00	200 00
<b>Totals.....</b>	<b>\$247,788 96</b>	<b>\$247,042 61</b>

## FEDERAL UNION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

(Located at No. 134 Monroe street, Chicago, Ill.; incorporated 1908; commenced business in Illinois Aug. 4, 1908.]

[ V. F. MASHER, President.

F. H. OSBORN, Secretary.

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00
Amount of ledger assets December 31 of previous year.....	\$157,594 22

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$82,938 40	\$121,408 96	
Deduct gross amount paid for—			
Re-insurance, fire, \$12,427.53; mar. and inl., \$33,641.72			
Return prem., fire, 12,920.16; mar. and inl., 5,124.54	25,347 60	38,766 26	
<b>Total premiums.....</b>	<b>\$57,590 71</b>	<b>\$82,642 70</b>	<b>\$140,233 41</b>
Interest on mortgage loans.....		809 76	
Interest on bonds.....		4,050 89	
Interest from other sources.....		968 95	
<b>Total interest.....</b>			<b>5,829 60</b>
<b>Total income.....</b>			<b>\$146,063 01</b>
<b>Total.....</b>			<b>\$303,657 23</b>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$30,862 77	\$43,294 67	
Deduct amount received for—			
Salvage, fire, \$ 380.63; mar. and inl., \$ 186.55.....			
Reinsur., fire, 8,010.06; mar. and inl., 7,387.88.....	8,390 60	7,574 43	
Net amount paid for losses.....	\$22,472 08	\$35,720 24	\$58,192 32
Expenses of adjustment, settlement of losses.....			296 07
Commissions or brokerage.....			24,058 82
Allowances to local agencies for miscellaneous agency expenses.....			1,201 85
Salaries and expenses of special and general agents.....			3,436 90
Salaries, fees and other charges of officers, directors trustees, agents and employes.....			12,710 83
Rents.....			1,390 00
Advertising, printing and stationery.....			1,195 95
Postage, telegrams, telephone and express.....			769 79
Legal expenses.....			2 50
Furniture and fixtures.....			269 51
Maps, including corrections.....			864 50
Underwriters' boards and tariff associations.....			645 09
Fire department, fire patrol and salvage corps assessments, fees taxes and assessments.....			92 74
State taxes on premiums.....			168 78
Insurance department license and fees.....			729 57
Other disbursements, viz.: Sundry home office expenses, \$266.65; premiums on bonds purchased during 1909, \$22.00.....			288 65
Total disbursements.....			<u>\$106,313 87</u>
Balance.....			<u>\$197,343 36</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 34,000 00
Book value of bonds (Schedule A).....	100,000 00
Deposits in trust companies and banks not on interest.....	822 03
Deposits in trust companies and banks on interest.....	28,650 75
Agents' balances, representing business written subsequent to October 1, last.....	33,870 58
Total ledger assets.....	<u>\$197,343 36</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$320 97
Interest accrued on bonds.....	636 67
Interest accrued on other assets.....	200 00
Total.....	1,157 64
Market value of bonds over book value.....	644 10
Due from re-insuring company.....	990 00
Total admitted assets.....	<u>\$200,135 10</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 971 39
Losses in process of adjustment, or in suspense.....	26,175 76
Net amount of unpaid losses.....	\$27,147 15
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$23,488 58
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	7,863 63
Unearned premiums at 50 per cent on inland navigation risks.....	18,621 04
Total unearned premiums as computed above.....	49,773 25
State, county and municipal taxes due or accrued.....	1,000 00
Re-insurance premiums.....	2,580 97
Total liabilities, except capital stock.....	\$80,511 37
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	19,623 73
Surplus to policy holders.....	119,623 73
Total.....	<u>\$200,135 10</u>

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force Dec. 31, 1908.....	\$2,750,520 00	\$33,446 20	\$ 455,785 00	\$ 14,921 11
Written during the year.....	6,015,869 00	82,938 40	9,608,943 00	121,408 96
Totals.....	\$8,766,389 00	\$116,384 60	\$10,064,728 00	\$136,330 07
Expired and terminated.....	3,487,387 00	45,928 24	7,991,340 00	95,632 80
In force at end of the year.....	\$5,279,002 00	\$70,456 36	\$2,073,388 00	\$40,697 27
Deduct amount reinsured.....	1,116,846 00	13,960 98	138,600 00	3,455 20
Net amount in force.....	<u>\$4,162,156 00</u>	<u>\$56,495 38</u>	<u>\$1,934,788 00</u>	<u>\$37,242 07</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$3,258,131 00	\$46,977 15
More than one and not more than three years to run.....	676,925 00	6,553 65
More than three years to run.....	227,100 00	2,964 58
Net amount in force Dec. 31, 1909.....	<u>\$4,162,156 00</u>	<u>\$56,495 38</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$12,500 00
Losses incurred during the year, fire, \$25,064.45; marine and inland, \$53,626.96.....	78,591 41
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders, not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and inland.
Gross risks written.....	\$2,072,284 00	\$112,214 00
Less.....	523,050 00	14,856 00
Net risks written.....	<u>\$1,549,234 00</u>	<u>\$97,358 00</u>
Gross premiums received.....	\$25,229 79	\$2,142 69
Less.....	5,071 60	384 51
Net premiums received.....	<u>\$20,158 19</u>	<u>\$1,758 18</u>
Net losses paid.....	<u>\$6,851 46</u>	<u>\$30 55</u>
Net losses incurred.....	<u>\$7,901 46</u>	<u>\$199 71</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
City of Chicago, 4s.....		\$5,000 00	\$5,009 50
City of Chicago, 4s.....		5,000 00	5,014 00
City of Chicago, 4s.....		2,000 00	2,021 40
Chicago Sanitary Dist., 4s.....		15,000 00	15,000 00
Chicago Sanitary Dist., 4s.....		10,000 00	10,000 00
Chicago South Park, 4s.....		5,000 00	5,009 50
Chicago South Park, 4s.....		5,000 00	5,014 00
Chicago South Park, 4s.....		10,000 00	10,118 00
Chicago West Park, 4s.....		10,000 00	10,190 00
Chicago West Park, 4s.....		5,000 00	5,047 50
Chicago Lincoln Park, 4s.....		10,000 00	10,118 00
Chicago Lincoln Park, 4s.....		6,000 00	6,045 00
Chicago Lincoln Park, 4s.....		2,000 00	2,020 20
Cook County, Ill., 4s.....		10,000 00	10,037 00
Totals.....		<u>\$100,000 00</u>	<u>\$100,644 10</u>



## FOREST CITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Rockford, Ill.; incorporated July 21, 1874; commenced business in Illinois Aug. 13, 1874]

W. F. BARNES, President.

A. H. SHERRATT, Secretary.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00	
Amount of ledger assets December 31 of previous year.....		\$791,033 04

## INCOME.

	Fire.	
Gross premiums.....	\$180,082 81	
Deduct gross amount paid for—Reinsurance, fire, \$11,990.83; return premiums, fire, \$10,274.52.....	22,265 35	
Total premiums.....		\$157,817 46
Interest on mortgage loans.....	\$33,156 82	
Interest on collateral loans.....	240 33	
Interest on bonds.....	2,507 88	
Interest from other sources.....	219 85	
Total interest.....		36,124 92
Total income.....		\$193,942 38
Total.....		\$984,975 42

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$65,800 95	
Deduct amount received for reinsurance, fire.....	5,494 47	
Net amount paid for losses.....		\$60,306 48
Expense of adjustment, settlement of losses.....		3,973 05
Commissions or brokerage.....		57,262 39
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		22,582 46
Rents.....		967 00
Advertising, printing and stationery.....		589 33
Postage, telegrams, telephone and express.....		627 47
Legal expenses.....		120 00
Insurance department licenses and fees.....		111 00
All other licenses, fees and taxes.....		4,106 29
Other disbursements, viz—Collection, \$1,457.05; miscellaneous, \$2,380.94; premium paid on bonds, \$902.00.....		4,739 99
Interest and dividends to stockholders.....		36,000 00
Total disbursements.....		\$191,395 46
Balance.....		\$793,579 96

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$606,975 00
Loans secured by pledge of bonds, stocks and other collaterals.....	3,500 00
Book value of bonds (Schedule A).....	66,289 20
Cash in office.....	122 54
Deposits in trust companies and banks not on interest.....	45,998 22
Bills receivable taken for fire risks.....	70,715 00
<b>Total ledger assets.....</b>	<b>\$793,579 96</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$15,435 30
Interest accrued on bonds.....	1,636 90
Interest accrued on collateral loans.....	87 50
<b>Total.....</b>	<b>17,159 70</b>
<b>Total admitted assets.....</b>	<b>\$810,739 66</b>

## LIABILITIES.

Losses adjusted and unpaid, due.....	\$1,070 00
Losses in process of adjustment or in suspense.....	2,473 00
<b>Total claims for losses.....</b>	<b>\$3,543 00</b>
Deduct reinsurance.....	75 00
<b>Net amount of unpaid losses.....</b>	<b>\$ 3,468 00</b>
Unearned premiums at 50 per cent on fire risks running one year or less..	\$ 222 89
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	365,682 17
<b>Total unearned premiums as computed above.....</b>	<b>\$365,905 06</b>
State county and municipal taxes due or accrued.....	4,606 00
Commissions, brokerage and other charges due or to become due to agents and brokers..	5,920 27
<b>Total liabilities except capital stock.....</b>	<b>\$379,899 33</b>
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	230,840 33
<b>Surplus to policy holders.....</b>	<b>430,840 33</b>
<b>Total.....</b>	<b>\$810,739 66</b>

## RISKS AND PREMIUMS.

	Fire and Tornado Risks.	Premiums.
In force Dec. 31, 1908.....	\$53,453,647 00	\$786,977 20
Written during the year.....	12,696,165 00	180,062 81
<b>Totals.....</b>	<b>\$66,149,812 00</b>	<b>\$967,060 01</b>
Expired and terminated.....	12,884,952 00	184,962 72
<b>In force at end of year.....</b>	<b>\$53,264,860 00</b>	<b>\$782,077 29</b>
Deduct amount reinsured.....	6,068,099 00	71,432 87
<b>Net amount in force.....</b>	<b>\$47,196,761 00</b>	<b>\$710,644 42</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 42,852 00	\$ 445 79
More than one and not more than three years to run.....	4,604,527 00	50,982 36
More than three years to run.....	42,549,382 00	659,216 27
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$47,196,761 00</b>	<b>\$710,644 42</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$10,000 00
Losses incurred during the year, fire and tornado.....	61,850 98
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	2,300 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire and Tornado.
Gross risks written.....	\$12,696,165 00
Less.....	1,635,393 00
Net risks written.....	<u>\$11,060,772 00</u>
Gross premiums received.....	\$180,082 81
Less.....	19,676 03
Net premiums received.....	<u>\$160,406 78</u>
Net losses paid.....	<u>\$80,306 48</u>
Net losses incurred.....	<u>\$61,850 98</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Chicago City Railway Co., 5s, 1927.....		\$10,000 00	\$10,278 00
Coal Creek Levee and Drainage Dist., Schuyler County, Ill., 6s, 1916..		2,000 00	2,102 60
City of Murphysboro, Ill., imp, 5s, 1910-18.....		9,300 00	9,300 00
Nutwood Drainage and Levee Dist., Jersey and Greene Co., Ill., 6s, 1916		4,000 00	4,101 20
Hillview Drainage and Levee Dist., Greene Co., Ill., 6s, 1914.....		7,000 00	7,251 30
Hillview Drainage and Levee Dist., Greene Co., Ill., 6s, 1915.....		7,000 00	7,306 60
McGee Creek Levee and Drainage Dist., Ill., 6s, 1917-18-19.....		15,000 00	16,029 00
City of Highwood, Ill., sewer, 5s, 1910-15.....		3,000 00	3,062 70
Village of Findlay, Ill., municipal elec. light, 5s, 1918-19-25.....		4,000 00	4,290 00
Village of Walnut, Ill., waterworks, 6s, 1910-13.....		2,000 00	2,068 40
City of Freeport, Ill., imp., 6s, 1910.....		1,300 00	1,300 00
City of Rockford, imp. bonds, Ill., 4s, 1910.....		1,689 20	2,500 00
Totals.....		<u>\$66,269 20</u>	<u>\$69,587 80</u>

## GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Peoria, Ill.; incorporated 1876; commenced business in Illinois May 10, 1876.]

BERNARD CREMER, President.

CHAS. CREMER, Secretary.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets December 31 of previous year.....	<u>\$748,573 70</u>

## INCOME.

	Fire.	
Gross premiums.....	\$653,157 01	
Deduct gross amount paid for—Re-insurance, fire, \$46,960.05; return premiums, fire, \$144,251.39.....	191,251 44	
Total premiums.....		\$461,905 57
Interest on mortgage loans.....	\$ 7,966 23	
Interest on collateral loans.....	228 42	
Interest on bonds and dividends on stocks.....	10,303 50	
Interest from other sources.....	443 82	
Rents.....	9,000 00	
Total interest and rents.....		27,941 97
Temporary advances for purchase of mortgages.....		33,249 50
Total income.....		\$523,097 04
Total.....		\$1,271,670 74

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$365,862 31	
Deduct amount received for—Reinsurance, fire.....	23,828 00	
Net amount paid for losses.....		\$342,034 31
Expenses of adjustment, settlement of losses.....	5,211 62	
Commissions or brokerage.....	137,068 32	
Salaries and expenses of special and general agents.....	7,975 33	
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	4,200 00	
Rents.....	600 00	
Advertising, printing and stationery.....	2,889 38	
Postage, telegrams, telephone and express.....	2,343 24	
Furniture and fixtures.....	70 00	
Underwriters' boards and tariff associations.....	667 79	
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	3,521 75	
Repairs and expenses on real estate.....	200 00	
Taxes on real estate.....	1,615 40	
State taxes on premiums.....	5,299 62	
Insurance department licenses and fees.....	2,536 86	
Other disbursements, vis: General expense account, \$7,194.66; interest, \$3,332.55; personal tax, \$352.15.....	10,879 36	
Agents' balances charged off.....	6,563 76	
Loss on sale or maturity of ledger assets.....	14,705 28	
Total disbursements.....		\$648,382 02
Balance.....		\$723,288 72

## LEDGER ASSETS.

Book value of real estate.....	\$190,000 00
Mortgage loans on real estate.....	203,825 00
Loans secured by pledge of bonds, stocks or other collaterals.....	4,569 15
Book value of bonds and stocks (Schedule A).....	221,899 96
Cash in office.....	8,124 21
Deposits in trust companies and banks on interest.....	32,238 74
Agent's balances, representing business written subsequent to October 1, last.....	58,584 62
Agent's balances, representing business written prior to October 1, last.....	4,047 04
Total ledger assets.....	\$723,288 72

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,191 57
Interest due and accrued on bonds.....	175 00
Interest due and accrued on collateral loans.....	95 06
Total.....	5,451 63
Market value of bonds and stocks over book value.....	41,530 04
Gross assets.....	\$770,270 39

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	4,047 04
Total admitted assets.....	\$766,223 35

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 5,200 50	
Losses in process of adjustment, or in suspense .....	33,429 79	
Losses resisted .....	4,300 00	
<b>Total claims for losses .....</b>	<b>\$42,930 29</b>	
Deduct reinsurance .....	4,187 27	
<b>Net amount of unpaid losses .....</b>		<b>\$ 38,743 02</b>
Unearned premiums at 50 per cent, on fire risks running one year or less ..	\$174,582 28	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	241,491 86	
<b>Total unearned premiums as computed above .....</b>		<b>416,074 14</b>
State, county and municipal taxes due or accrued .....		5,000 00
Reinsurance premiums .....		3,452 25
All other liabilities .....		33,249 50
<b>Total liabilities, except capital stock .....</b>		<b>\$496,518 91</b>
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	69,704 44	
<b>Surplus to policy holders .....</b>		<b>269,704 44</b>
<b>Total .....</b>		<b>\$766,223 35</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$72,270,799 00	\$990,724 64
Written during the year .....	46,078,151 00	653,157 01
<b>Totals .....</b>	<b>\$118,348,950 00</b>	<b>\$1,643,881 65</b>
Expired and terminated .....	50,122,332 00	748,519 04
<b>In force at end of the year .....</b>	<b>\$68,226,618 00</b>	<b>\$895,362 61</b>
Deduct amount reinsured .....	3,385,155 00	46,960 05
<b>Net amount in force .....</b>	<b>\$64,841,463 00</b>	<b>\$848,402 56</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$24,708,461 00	\$349,164 56
More than one and not more than three years to run .....	31,310,178 00	370,495 58
More than three years to run .....	8,822,824 00	128,742 42
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$64,841,463 00</b>	<b>\$848,402 56</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 10,000 00
Losses incurred during the year, fire .....	337,200 00
Amount loaned to officers and directors .....	33,000 00
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$7,790,846 00	\$247,085 00
Less .....	2,529,503 00	
<b>Net risks written .....</b>	<b>\$5,261,343 00</b>	<b>\$247,085 00</b>
Gross premiums received .....	\$96,921 94	\$1,197 35
Less .....	29,245 19	
<b>Net premiums received .....</b>	<b>\$67,676 75</b>	<b>\$1,197 35</b>
Net losses paid .....	\$33,573 32	
Net losses incurred .....	\$33,573 32	

## SCHEDULE A.

## Bonds and stocks.

Description.	Book value.	Market value.
Chicago & Alton R. R., 3½s .....	\$ 8,500 00	\$ 7,500 00
National Bank of Commerce, New York .....	21,600 00	20,500 00
Merchants National Bank, Baltimore, Md .....	18,500 00	17,300 00
State Bank of Chicago, Ill .....	15,750 00	24,000 00
Central Trust Co. of Chicago, Ill .....	8,775 00	8,200 00
Home Savings & State Bank Peoria, Ill .....	12,675 00	25,000 00
Commercial German National Bank, Peoria, Ill .....	128,589 96	150,930 00
Peoria Drill & Seeder Co., Peoria, Ill .....	2,500 00	5,000 00
Standard Loan Association, Denver, Colo .....	5,000 00	5,000 00
Totals .....	<u>\$221,809 96</u>	<u>\$263,430 00</u>

## INSURANCE COMPANY OF THE STATE OF ILLINOIS.

YEAR ENDING DECEMBER 31, 1909.

[Located at Trust bldg.; Rockford, Ill.; incorporated April 2, 1895; commenced business in Illinois April 2, 1895.]

C. F. HENRY, President.

GEORGE L. WILEY, Secretary.

## CAPITAL.

Capital stock paid in cash .....	<u>\$300,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$1,016,845 96</u>

## INCOME.

	Fire.	
Gross premiums .....	\$1,165,724 69	
Deduct gross amount paid for—Reinsurance, fire, \$160,199.71; return premiums, fire, \$187,648.83 .....	347,848 54	
Total premiums .....		\$817,876 15
Interest on mortgage loans .....	\$33,271 73	
Interest on collateral loans .....	4,789 55	
Interest on bonds and dividends on stocks .....	3,306 76	
Interest from other sources .....	311 18	
Total interest .....		41,679 22
Increase in ledger liabilities .....		2,154 62
Total income .....		<u>\$861,709 99</u>
Total .....		<u>\$1,878,555 95</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$422,347 25
Deduct amount received for—Salvage, fire, \$2,309.37; reinsurance, fire, \$68,735.50.....	71,044 87
Net amount paid for losses.....	\$351,302 38
Expenses of adjustment, settlement of losses.....	5,749 97
Commissions or brokerage.....	216,190 20
Salaries and expenses of special and general agents.....	40,347 71
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	33,369 48
Rents.....	3,000 00
Advertising, printing and stationery.....	11,042 61
Postage, telegrams, telephone and express.....	8,111 70
Legal expenses.....	1,357 10
Furniture and fixtures.....	2,737 38
Maps, including corrections.....	635 47
Underwriters' boards and tariff associations.....	1,873 55
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	3,084 62
Inspections and surveys.....	4,417 52
State taxes on premiums.....	8,592 26
Insurance department licenses and fees.....	3,422 75
All other licenses, fees and taxes.....	3,429 50
Interest and dividends to stockholders.....	33,000 00
Total disbursements.....	\$731,664 20
Balance.....	\$1,146,891 75

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$792,220 42
Loans secured by pledge of bonds, stocks or other collaterals.....	54,550 00
Book value of bonds and stocks (Schedule A).....	55,375 00
Cash in office.....	505 70
Deposits in trust companies and banks not on interest.....	90,771 81
Agent's balances, representing business written subsequent to October 1, last.....	135,558 10
Agent's balances, representing business written prior to October 1, last.....	93 23
Bills receivable taken for fire risks.....	13,868 03
Due from other insurance companies—Reinsurance accounts.....	3,924 46
Total ledger assets.....	\$1,146,891 75

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$12,150 63
Interest accrued on bonds.....	291 60
Interest accrued on collateral loans.....	442 70
Interest accrued on other assets.....	475 00
Total.....	13,359 93
Nederlandsche Lloyds-Amsterdam-Holland, debit, balance and furniture, fixtures, maps and supplies.....	31,174 41
Gross assets.....	\$1,191,426 09

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$ 7,500 00
Furniture, fixtures and safes.....	22,500 00
Agent's balances, representing business written prior to October 1, last.....	93 23
Bills receivable, past due, taken for marine, inland and fire risks.....	157 91
Nederlandsche Lloyds, debit balance.....	1,174 41
Total.....	31,425 55
Total admitted assets.....	\$1,160,000 54

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$28,290 31	
Deduct reinsurance .....	6,252 86	
Net amount of unpaid losses .....		\$ 22,037 45
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$186,014 03	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	487,511 82	
Total unearned premiums as computed above .....		673,525 85
State, county and municipal taxes due or accrued .....		8,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers ..		11,398 07
Return premiums, \$9,050.00; reinsurance premiums, \$3,934.06 .....		12,984 06
Credit ledger balances .....		1,370 43
Total liabilities, except capital stock .....		\$729,815 86
Cash capital .....	\$300,000 00	
Surplus over all liabilities .....	130,184 68	
Surplus to policy holders .....		430,184 68
Total .....		<u>\$1,160,000 54</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$120,786,255 00	\$1,233,991 82
Written during the year .....	96,250,635 00	1,165,724 69
Totals .....	\$217,036,890 00	\$2,399,716 51
Expired and terminated .....	\$71,753,319 00	\$936,008 07
In force at end of the year .....	\$145,283,571 00	\$1,463,708 44
Deduct amount reinsured .....	20,089,720 00	249,135 58
Net amount in force .....	<u>\$125,193,851 00</u>	<u>\$1,214,572 86</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$33,803,118 00	\$372,028 06
More than one and not more than three years to run .....	55,844,014 00	460,035 80
More than three years to run .....	35,546,719 00	382,509 00
Net amount in force Dec. 31, 1909 .....	<u>\$125,193,851 00</u>	<u>\$1,214,572 86</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 12,500 00
Losses incurred during the year, fire, \$355,768.81; tornado, \$4,046.79 .....	359,815 60
Amount loaned to officers and directors .....	10,150 00
Amount loaned to stockholders not officers .....	<u>14,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$24,720,927 00	\$4,834,918 00
Less .....	7,940,434 00	1,073,644 00
Net risks written .....	<u>\$16,780,493 00</u>	<u>\$3,761,274 00</u>
Gross premiums received .....	\$324,254 08	\$30,872 16
Less .....	91,045 45	5,615 89
Net premiums received .....	<u>\$233,208 63</u>	<u>\$25,256 27</u>
Net losses paid .....	<u>\$102,010 43</u>	<u>\$2,296 56</u>
Net losses incurred .....	<u>\$101,512 86</u>	<u>\$2,312 21</u>



## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Rockford & Freeport Ry. Co., 5s .....	\$20,000 00	\$20,000 00
City of Rockford, 4s .....	4,000 00	4,000 00
Beloit Traction Co., 5s .....	10,000 00	10,000 00
Rockford National Bank, 95 shares .....	21,375 00	21,375 00
Totals .....	<u>\$55,375 00</u>	<u>\$55,375 00</u>

## METROPOLITAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 159 LaSalle street, Chicago, Ill.; incorporated Oct. 22, 1902; commenced business in Illinois Jan. 10, 1903.]

THOMAS F. KEELEY, President.

GEORGE ESSIG, Secretary.

## CAPITAL.

Capital stock paid in cash .....	<u>\$200,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year .....		<u>\$382,398 46</u>

## INCOME.

	Fire.	
Gross premiums .....	\$397,001 92	
Deduct gross amount paid for—Reinsurance, fire, \$32,909.99; return premiums, fire, \$96,522.56 .....	<u>129,432 55</u>	
Total premiums .....		\$267,569 37
Interest on bonds and dividends on stocks .....	\$12,272 85	
Interest from other sources .....	<u>50 64</u>	
Total interest .....		12,323 49
Borrowed money First National Bank .....		34,397 84
Profit on sale or maturity of ledger assets .....		<u>70 84</u>
Total income .....		<u>\$7,514 16</u>
Total .....		<u>\$704,283 16</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$212,066 72	
Deduct amount received for—Salvage, fire, \$1,270.86; reinsurance, fire, \$34,273.82 .....	<u>35,544 68</u>	
Net amount paid for losses .....		\$176,522 04
Expenses of adjustment, settlement of losses .....		2,127 74
Commissions or brokerage .....		75,893 45
Salaries and expenses of special and general agents .....		3,707 42
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		3,500 00
Rents—including company's occupancy of its own buildings .....		720 00
Advertising, printing and stationery .....		2,306 88
Postage, telegrams, telephone and express .....		1,439 27
Underwriters' boards and tariff associations .....		589 59
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		1,238 15
State taxes on premiums .....		2,630 79
Insurance department licenses and fees .....		822 78
All other licenses, fees and taxes .....		266 00
Paid to Westchester Fire Ins. Co. for reinsurance contracts .....		129,982 24
Interest and dividends to stockholders .....		10,000 00
Loss on sale or maturity of ledger assets .....		<u>931 25</u>
Total disbursements .....		<u>\$412,677 00</u>
Balance .....		<u>\$291,605 56</u>

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A) .....	\$213,688 75
Cash in office .....	4,921 13
Deposits in trust companies and banks on interest .....	21,626 00
Agent's balances, representing business written subsequent to October 1, last .....	42,337 75
Bills receivable taken for fire risks .....	9,031 34
<b>Total ledger assets .....</b>	<b>\$291,605 56</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	3,618 32
Market value of bonds and stocks over book value .....	213 75
Salvage due account Loss West Melton Lumber Co .....	567 00
<b>Total admitted assets .....</b>	<b>\$296,004 63</b>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$2,973 89	
Losses resisted .....	2,800 00	
<b>Total claims for losses .....</b>	<b>\$5,773 89</b>	
Deduct reinsurance .....	1,216 71	
<b>Net amount of unpaid losses .....</b>		<b>\$ 4,557 18</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$9,908 50	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	3,124 58	
<b>Total unearned premiums as computed above .....</b>		<b>13,033 08</b>
State, county and municipal taxes due or accrued .....		200 00
Reinsurance premiums .....		22,369 52
Due and to become due for borrowed money .....		34,397 84
<b>Total liabilities, except capital stock .....</b>		<b>\$ 74,557 62</b>
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	21,447 01	
<b>Surplus to policy holders .....</b>		<b>221,447 01</b>
<b>Total .....</b>		<b>\$296,004 63</b>

## RISKS AND PREMIUMS.

	Fire.	Premiums.
In force Dec. 31, 1908 .....	\$23,838,101 00	\$345,644 85
Written during the year .....	26,161,200 00	397,001 92
<b>Totals .....</b>	<b>\$49,999,302 00</b>	<b>\$742,646 77</b>
Expired and terminated .....	48,123,776 00	716,997 43
<b>In force at end of the year .....</b>	<b>\$1,875,526 00</b>	<b>\$25,649 34</b>
Deduct amount reinsured .....	157,688 00	2,128 56
<b>Net amount in force .....</b>	<b>\$1,717,838 00</b>	<b>\$23,520 78</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$1,408,046 00	\$19,817 00
More than one and not more than three years to run .....	259,978 00	2,901 87
More than three years to run .....	49,816 00	801 91
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$1,717,838 00</b>	<b>\$23,520 78</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 7,500 00
Losses incurred during the year, fire .....	168,336 96
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$5,201,725 00
Less.....	9,977,593 00
Net risks retained.....	<u>\$4,775,868 00</u>
Gross premiums received.....	\$69,901 57
Less.....	66,496 22
Net premiums received.....	<u>\$3,405 35</u>
Net losses paid.....	<u>\$19,425 70</u>
Net losses incurred.....	<u>\$18,849 73</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
City of Chicago, 3½s.....	\$60,605 00	\$60,450 00
City of Chicago, 4s.....	14,157 50	14,070 00
City of Chicago, 4s.....	28,420 00	28,210 00
City of Chicago, 4s.....	28,525 00	28,280 00
City of Chicago, 4s.....	3,060 00	3,030 00
City of Chicago, 4s.....	19,451 25	19,237 50
Northwestern Elev. R. R., 4s.....	38,745 00	40,425 00
New York City, 4s.....	10,300 00	10,037 50
New York City, 4s.....	10,300 00	10,037 50
Western Adjustment & Inspection Co.....	125 00	125 00
Totals.....	<u>\$213,688 75</u>	<u>\$213,902 50</u>

## THE NATIONAL BREWERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at First National Bank bldg., Chicago, Ill.; incorporated March 28, 1906; commenced business in Illinois March 26, 1906.]

WM. H. REHM, President,

E. GRAHAM RHODES, Secretary.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$331,556 37</u>

## INCOME.

	Fire.	
Gross premiums.....	\$41,699 01	
Deduct gross amount paid for—Reinsurance, fire, \$6,332.00; return premiums, fire, \$1,980.51.....	8,312 51	
Total premiums.....		<u>\$33,386 50</u>
Interest on bonds and dividends on stocks.....	\$11,047 68	
Interest from other sources.....	339 81	
Total interest.....		<u>11,387 49</u>
Commission on reinsurance.....		<u>1,468 39</u>
Total income.....		<u>\$46,242 38</u>
Total.....		<u>\$377,798 75</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$1,383 66	
Deduct amount received for—Reinsurance .....	91 70	
Net amount paid for losses .....		\$ 1,271 96
Expenses of adjustment, settlement of losses .....		29 52
Commissions or brokerage .....		8,346 70
Underwriters' boards and tariff associations .....		2 06
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		128 34
State taxes on premiums .....		302 26
Insurance department licenses and fees .....		735 35
Other disbursements, viz: Exchange and collection, \$16.06; audit fee, \$152.50; Trust Co., custodian of securities, \$299.10; bonds, surety of officers, \$39.45; safe deposit box rent, \$15.00; repairs to office, \$125.00; allowance for expense in securing business, \$2,500.00; proportion of profit returned to policy holders, \$4,965.62 .....		8,162 73
Interest and dividends to stockholders .....		20,000 00
Total disbursements .....		<u>\$38,978 92</u>
Balance .....		<u>\$338,819 83</u>

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A) .....	\$306,344 20
Deposits in trust companies and banks on interest .....	26,848 06
Agent's balances, representing business written subsequent to October 1, last .....	3,831 79
Accounts receivable .....	1,795 78
Total ledger assets .....	<u>\$338,819 83</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	5,162 90
Gross assets .....	<u>\$343,982 73</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz: Bonds and stocks .....	3,674 20
Total admitted assets .....	<u>\$340,308 53</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....		\$ 2,362 00
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$16,004 16	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	1,258 94	
Total unearned premiums as computed above .....		17,263 10
State, county and municipal taxes due or accrued .....		500 00
Total liabilities, except capital stock .....		<u>\$20,125 10</u>
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	120,183 43	
Surplus to policy holders .....		320,183 43
Total .....		<u>\$340,308 53</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906 .....	\$2,787,383 00	\$28,991 11
Written during the year .....	4,153,344 00	41,699 01
Totals .....	\$6,940,727 00	\$70,690 12
Expired and terminated .....	2,970,396 00	30,458 28
In force at end of the year .....	\$3,970,331 00	\$40,231 84
Deduct amount reinsured .....	585,100 00	6,291 74
Net amount in force .....	<u>\$3,385,231 00</u>	<u>\$33,940 10</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$3,282,044 00	\$32,008 32
More than one and not more than three years to run .....	103,187 00	1,931 78
Net amount in force Dec. 31, 1909 .....	<u>\$3,385,231 00</u>	<u>\$33,940 10</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$10,000 00
Losses incurred during the year, fire .....	3,633 96
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	<u>Nothing</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$825,100 00
Less .....	245,500 00
Net risks written .....	<u>\$579,600 00</u>
Gross premiums received .....	\$7,541 35
Less .....	2,465 79
Net premiums received .....	<u>\$5,075 56</u>
Net losses paid .....	<u>\$194 90</u>
Net losses incurred .....	<u>\$194 90</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Cook county, Ill., court house, 4s .....	\$10,434 00	\$10,100 00
Cook county, Ill., court house, 4s .....	26,335 00	25,250 00
Sanitary Dist. of Chicago, 4s .....	25,365 00	25,000 00
South Park Commissioners, Chicago, 4s .....	20,062 00	20,200 00
South Park Commissioners, Chicago, 4s .....	4,018 00	4,040 00
South Park Commissioners, Chicago, 4s .....	1,004 50	1,010 00
South Park Commissioners, Chicago, 4s .....	40,650 00	40,400 00
South Park Commissioners, Chicago, 4s .....	27,000 00	25,000 00
Corporate stock of City of New York, 4s .....	8,150 00	8,000 00
Corporate stock of City of New York, 4s .....	4,550 00	4,850 00
Convertible gold bond of Penn. R. R. Co., 3½s .....	30,750 00	31,200 00
Chicago City Ry. Co., 5s .....	14,056 00	14,000 00
Corporate of City of Chicago, 4s .....	25,140 00	25,250 00
Corporate of City of Chicago, 4s .....	15,064 50	15,150 00
Corporate of City of Chicago, 4s .....	19,134 90	19,190 00
Corporate of City of Chicago, 4s .....	1,008 70	1,010 00
Corporate of City of Chicago, 4s .....	2,020 60	2,020 00
City of Philadelphia, Pa., 4s .....	31,350 00	30,900 00
Western Adjustment & Inspection Co .....	200 00	100 00
Totals .....	<u>\$306,344 20</u>	<u>\$302,670 00</u>

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## **Joint Stock Companies of Other States**

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## ADIRONDACK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 84 William street, New York, N. Y.; incorporated April 13, 1906; commenced business in Illinois Aug. 29, 1906.]

G. A. MITCHELL, President.

R. H. McKELVEY, Secretary.

H. DERODE, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year .....		\$435,280 67

## INCOME.

	Fire.	
Gross premiums .....	\$420,264 86	
Deduct gross amount paid for—Reinsurance, fire, \$62,237.57; return premiums, fire, \$83,898.74 .....	146,136 31	
Total premiums .....		\$274,128 55
Interest on bonds .....	\$12,803 75	
Interest from other sources .....	2,771 63	
Total interest .....		15,575 38
Profit on sale or maturity of ledger assets .....		503 56
Total income .....		\$290,207 49
Total .....		\$725,488 16

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$184,280 82	
Deduct amount received for—Salvage, fire, \$473.38; reinsurance, fire, \$16,790.41 .....	17,263 79	
Net amount paid for losses .....		\$167,017 03
Expenses of adjustment, settlement of losses .....		1,271 89
Commissions or brokerage .....		79,155 37
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		7,040 00
Rents .....		575 16
Legal expenses .....		3,364 19
Underwriters' boards and tariff associations .....		752 69
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		180 50
State taxes on premiums .....		2,880 47
Insurance department licenses and fees .....		2,345 84
Other disbursements, viz: Auditing, \$500.00; fidelity bonds, \$262.50; administration expenses, \$111.12 .....		873 62
Agents' balances charged off .....		887 25
Loss on sale or maturity of ledger assets .....		162 50
Decrease in book value of ledger assets .....		1,137 23
Total disbursements .....		\$267,643 74
Balance .....		\$457,844 42



## LEDGER ASSETS.

Book value of bonds (Schedule A) .....	\$316,953 83
Deposited in trust companies and banks on interest .....	87,206 65
Agent's balances, representing business written subsequent to October 1, last .....	53,683 94
<b>Total ledger assets .....</b>	<b>\$457,844 42</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	3,125 00
<b>Gross assets .....</b>	<b>\$460,969 42</b>

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds .....	\$14,153 83
Special deposits to secure liabilities in Georgia .....	10,800 00
<b>Total .....</b>	<b>24,953 83</b>
<b>Total admitted assets .....</b>	<b>\$436,015 59</b>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$19,056 18
Deduct reinsurance .....	5,676 50
<b>Net amount of unpaid losses .....</b>	<b>\$ 13,379 68</b>
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$131,021 95
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	10,711 06
<b>Total unearned premiums as computed above .....</b>	<b>141,733 01</b>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	253 03
State, county and municipal taxes due or accrued .....	3,800 00
Commissions, brokerage and other charges due or to become due to agents and brokers ..	9,830 93
<b>Total .....</b>	<b>\$168,996 65</b>
Less liabilities secured by special deposits in Georgia: Losses, \$1,225.00; unearned premiums, \$3,870.12 .....	5,095 12
<b>Total liabilities, except capital stock .....</b>	<b>\$163,901 53</b>
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	72,114 06
<b>Surplus to policy holders .....</b>	<b>272,114 06</b>
<b>Total .....</b>	<b>\$436,015 59</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$17,759,938 00	\$297,528 49
Written during the year .....	25,032,686 00	420,264 86
<b>Totals .....</b>	<b>\$42,812,624 00</b>	<b>\$717,793 35</b>
Expired and terminated .....	21,907,490 00	378,068 72
<b>In force at end of the year .....</b>	<b>\$20,905,134 00</b>	<b>\$339,724 63</b>
Deduct amount reinsured .....	4,056,230 00	62,283 16
<b>Net amount in force .....</b>	<b>\$16,848,904 00</b>	<b>\$277,441 47</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run ....	\$15,359,869 00	\$262,043 91
More than one and not more than three years to run .....	1,168,688 00	11,792 93
More than three years to run .....	320,347 00	3,604 63
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$16,848,904 00</b>	<b>\$277,441 47</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 22,500 00
Losses incurred during the year, fire .....	160,826 29
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,260,037 00
Less.....	456,188 00
Net risks written .....	\$803,849 00
Gross premiums received .....	\$16,936 49
Less.....	5,380 57
Net premiums received .....	\$11,555 92
Net losses paid.....	\$10,319 39
Net losses incurred.....	\$10,096 75

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
New York City, 4s.....	\$235,114 80	\$225,000 00
Savannah sinking fund, 4½s.....	10,820 75	10,800 00
International Traction Co., 4s.....	20,465 06	17,000 00
Lackawanna Steel Co., 5s.....	25,764 72	25,000 00
Niagara Falls Power Co., 5s.....	24,788 48	25,000 00
Totals .....	\$316,953 83	\$302,800 00

## AETNA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 670 Main street, Hartford, Conn.; incorporated June, 1819; commenced business in Illinois Aug. 16, 1855.]

WM. B. CLARK, President.

HENRY E. REES, Secretary.

JAS. S. GADSDEN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$4,000,000 00
Amount of ledger assets Dec. 31, of previous year.....	\$15,219,735 48

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$9,451,212 61	\$905,890 47	
Deduct gross amount paid for—			
Reinsur., fire \$1,652,867 16; mar. and inl. \$282,658 72			
Ret. pre., fire 1,009,765 51; mar. and inl. 77,557 87	2,662,632 67	360,216 09	
Total premiums (other than perpetuals).....	\$6,788,579 94	\$545,674 38	\$7,334,254 32
Deposit premiums on perpetual risks.....			7,253 00
Interest on bonds and dividends on stocks.....		\$661,684 16	
Interest from other sources.....		21,414 38	
Rents—including company's occupancy of its own buildings.....		20,000 00	
Total interest and rents.....			703,098 54
From other sources, viz: Conscience fund, \$56.00; tax on real estate recovered from state of Connecticut, \$9,200.00; on account Munich reserve fund, \$6,286.92.....			15,542 92
Profit on sale or maturity of ledger assets.....			786 93
Total income.....			<u>\$8,060,935 71</u>
Total.....			<u>\$23,280,671 19</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$4,197,964 70	\$403,218 94	
Deduct amount received for—			
Salvage, fire, \$ 62,090 54; mar. and inl., \$30,649 74			
Reinsur., fire 756,531 00; mar. and inl., 98,515 57	818,621 54	129,165 31	
Net amount paid for losses.....	\$3,379,343 16	\$274,053 63	\$3,653,396 79
Expenses of adjustment, settlement of losses.....			46,467 63
Commissions or brokerage.....			1,345,101 85
Salaries and expenses of special and general agents.....			293,393 81
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			347,817 85
Rents—including company's occupancy of its own buildings.....			43,672 50
Advertising, printing and stationery.....			85,719 51
Postage, telegrams, telephone and express.....			59,277 64
Legal expenses.....			13,806 16
Furniture and fixtures.....			3,625 21
Maps, including corrections.....			13,975 19
Underwriters' boards and tariff associations.....			92,348 94
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			14,271 24
Inspections and surveys.....			33,017 35
Repairs and expenses on real estate.....			3,148 21
Taxes on real estate.....			9,200 00
State taxes on premiums.....			114,648 02
Insurance department licenses and fees.....			24,884 24
All other licenses, fees and taxes.....			170,470 24
Other disbursements, viz: Miscellaneous expenses at branch offices, \$12,598.44; miscellaneous expenses at home office, \$24,177.62; equipment printing department, \$5,465.24; paid Munich Reinsurance Co. for interest on balance, \$21,665.39.....			63,906 69
Deposit premiums returned.....			3,013 98
Interest and dividends to stockholders.....			640,000 00
Agents' balances charged off.....			1,810 58
Loss on sale or maturity of ledger assets.....			8,718 28
Total disbursements.....			<u>\$7,085,691 91</u>
Balance.....			<u>\$16,194,979 28</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 588,207 93
Book value of bonds and stocks (Schedule A).....	12,779,648 64
Cash in office.....	2,579 49
Deposits in trust companies and banks not on interest.....	35,540 27
Deposits in trust companies and banks on interest.....	1,470,782 61
Agents' balances, representing business written subsequent of October 1, last.....	1,309,424 55
Agent's balances, representing business written prior to October 1, last.....	8,815 79
Total ledger assets.....	<u>\$16,194,979 28</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$67,452 02	
Interest accrued on other assets.....	1,750 00	
Total.....		\$ 69,202 02
Market value of bonds and stocks over book value.....		1,994,952 75
Gross assets.....		<u>\$18,259,134 06</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last..	\$ 8,815 79	
Book values of ledger assets over market value, viz: Real estate.....	188,207 93	
Total.....		197,023 72
Total admitted assets.....		<u>\$18,062,110 33</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$142,102 83	
Losses in process of adjustment, or in suspense.....	625,524 23	
Losses resisted.....	27,695 50	
Total claims for losses.....	\$795,322 56	
Deduct reinsurance.....	173,424 53	
Net amount of unpaid losses.....		\$ 621,898 03
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$2,085,218 20	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	4,345,150 24	
Unearned premiums at 50 per cent on inland navigation risks.....	190,609 39	
Total unearned premiums as computed above.....		6,620,977 83
Amount reclaimable by the insured on perpetual fire insurance policies.....		98,998 87
Reinsurance Lloyds \$89,931.74 50 per cent.....		44,965 87
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,000 00
State, county and municipal taxes due or accrued.....		130,000 00
All other liabilities, viz: Balance held for Munich Reinsurance Co. under contract.....		547,807 35
Total liabilities, except capital stock.....		\$8,065,647 95
Cash capital.....	\$4,000,000 00	
Surplus over all liabilities.....	5,996,462 38	
Surplus to policy holders.....		9,996,462 38
Total.....		<u>\$18,062,110 33</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$1,104,018,245 00	\$13,521,711 11	\$18,073,898 00	\$436,920 74
Written during the year.....	763,890,683 00	9,451,212 61	78,097,622 00	905,890 47
Totals.....	\$1,867,898,928 00	\$22,972,923 72	\$96,171,520 00	\$1,342,811 21
Expired and terminated.....	685,381,903 00	8,770,793 27	75,701,126 00	724,680 73
In force at end of the year.....	\$1,182,517,025 00	\$14,202,130 45	\$20,470,394 00	\$618,150 48
Deduct amount reinsured.....	143,519,438 00	1,822,099 86	5,814,172 00	236,931 70
Net amount in force.....	<u>\$1,038,997,587 00</u>	<u>\$12,380,030 59</u>	<u>\$14,656,222 00</u>	<u>\$381,218 78</u>

Perpetual risks not included above, \$4,436,478.00; premiums on same, \$104,209.34.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run....	\$316,295,202 00	\$4,170,436 39
More than one and not more than three years to run.....	499,782,836 00	5,446,378 84
More than three years to run.....	222,939,549 00	2,763,215 36
Net amount in force Dec. 31, 1909.....	<u>\$1,038,997,587 00</u>	<u>\$12,380,030 59</u>

## GENERAL INTEROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 250,000 00
Losses incurred during the year, fire, \$3,414,043.41; marine and inland, \$312,875.02.....	3,728,918 43
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.	Tornado.
Gross risks written.....	\$47,254,116 00	\$4,045,735 00	\$2,769,328 00
Less.....	7,421,102 00	112,181 00	
Net risks written.....	<u>\$39,833,014 00</u>	<u>\$3,933,554 00</u>	<u>\$2,769,328 00</u>
Gross premiums received.....	\$647,742 94	\$16,242 44	\$16,107 16
Less.....	64,788 11	502 59	
Net premiums received.....	<u>\$582,954 83</u>	<u>\$15,739 85</u>	<u>\$16,107 16</u>
Net losses paid.....	256,265 52	4,961 42	3,857 63
Net losses incurred.....	<u>\$265,157 14</u>	<u>\$5,234 42</u>	<u>\$4,095 18</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States gold bonds, 4s.....	\$113,718 85	\$116,000 00
Albina, Oregon City, boul. bonds, 6s.....	27,750 00	29,500 00
Americus, Ga., city public building, school and sewer bonds, 6s.....	18,795 00	17,600 00
Arizona Territory, bonds, 5s.....	15,450 00	15,450 00
Bainbridge, Ga., city academy bonds, 6s.....	8,000 00	8,400 00
Chicago, Ill., sanitary dist. bonds, 5s.....	44,812 95	43,260 00
Cleveland, Ohio, city fund. debt bonds, 4s.....	52,095 00	50,250 00
Cleveland, Ohio, city intercepting sewer bonds, 4s.....	25,625 00	25,250 00
Cleveland, Ohio, city sewer dist. No. 1, bonds, 4s.....	25,687 50	25,500 00
Dallas, Tex., city water and sewer bonds, 5s.....	35,902 68	37,800 00
Durham, N. C., city school bonds, 4½s.....	26,718 75	25,250 00
Georgia State bonds, 4½s.....	11,400 00	10,450 00
Greensboro, N. C., city school bonds, 6s.....	24,480 00	26,640 00
Greenville, Ala., city school bonds, 6s.....	20,000 00	20,600 00
Hamilton, Ont., city debenture bonds, 4s.....	48,185 00	45,540 00
Jersey City, N. J., city hall bonds, 5s.....	26,304 79	27,750 00
Jersey City, N. J., city refund. bonds, 4½s.....	26,250 00	27,000 00
Lexington, Ky., city bonds, 5s.....	52,846 83	52,500 00
Manitoba (province) bonds, 4s.....	14,875 00	15,000 00
Mecklenburg county, N. C., bonds, 6s.....	75,815 00	78,480 00
Montreal, Can., city sink fund bonds, 4s.....	54,250 00	50,000 00
Montreal, Can., corp. stock, 4s.....	8,254 43	6,000 00
Montreal, Can., harbor bonds, 4s.....	4,080 00	3,900 00
New Mexico Territory, bonds, 5s.....	10,550 00	11,100 00
New York City, corp. stock, 4½s.....	56,187 50	55,000 00
Ogden City, Utah, imp. bonds, 5s.....	18,270 00	18,360 00
Port of Portland, Ore., gold bonds, 5s.....	54,152 78	54,250 00
Rahway, N. J., adj. bonds, 4s.....	44,796 80	19,800 00
Richmond, Va., city bonds, 6s.....	13,026 75	6,300 00
Richmond, Va., city bonds, 4s.....	25,650 00	25,000 00
Roanoke, Va., city street imp. bonds, 4s.....	30,000 00	28,500 00
Seattle, Wash., city, water and sewer bonds, 5s.....	50,000 00	50,250 00
Sioux Falls, S. Dak., city fund. bonds, 5s.....	25,000 00	25,000 00
Spokane County, Wash., refund. bonds, 4½s.....	51,250 00	52,000 00
Syracuse, N. Y., city water bonds, 4½s.....	39,886 32	39,900 00
Tacoma, Wash., city, water and light bonds, 5s.....	30,550 00	30,600 00
Talbot County, Georgia, court house bonds, 6s.....	4,550 00	4,000 00
Tennessee State bonds, 3s.....	29,004 20	22,080 00
Topeka, Kansas, city fund. bonds, 5s.....	25,000 00	25,125 00
Westmount, Quebec, town debenture bonds, 3½s.....	50,375 00	45,500 00
Winnipeg, Man., city local imp. debenture bonds, 4s.....	33,143 90	31,157 14
Winston, N. C., city bonds, 5s.....	25,000 00	26,125 00
Alabama Central R. R., 1st mort., gold bonds, 6s.....	58,000 00	54,500 00
Baltimore & Ohio R. R., 1st mort., gold bonds, 4s.....	73,437 50	74,250 00
Baltimore & Ohio R. R. (prior lien) mort. bonds, 3½s.....	23,187 50	23,250 00
Boston & Maine R. R., deb. bonds, 4½s.....	104,750 00	104,500 00
Buffalo, New York & Erie R. R., 1st mort. bonds, 7s.....	97,590 00	86,250 00
Central Branch Railway, 1st mort., gold bonds, 4s.....	31,450 00	35,150 00
Central Ohio R. R., 1st consol. bonds, 4½s.....	27,593 75	25,750 00

## SCHEDULE A—Continued.

## Bonds and Stocks.

Description.	Book value.	Market value.
Central Pacific Ry., mort., gold bonds, 3½s.	\$ 340 00	\$ 390 00
Central Pacific Ry., refund. (now 1st mort.) gold bonds, 4s.	48,875 00	48,500 00
Central R. R. of New Jersey, gen. mort. bonds, 5s.	130,112 50	125,000 00
Chesapeake & Ohio R. R. (Rich. & Allegheny Div.) 1st mort. bds., 4s.	49,326 80	59,400 00
Chicago, Burlington & Quincy R. R., mort. bonds, 4s.	22,130 68	29,700 00
Chicago, Burlington & Quincy R. R. (Illinois Div.) mort. bonds, 3½s.	5,250 00	6,230 00
Chicago, Burlington & Quincy R. R. (Nebraska Ex.) mort. bonds, 4s	71,562 50	75,000 00
Chicago & Eastern Illinois R. R., gen. concol. and 1st mort. bonds, 5s	56,218 75	56,750 00
Chicago & Erie R. R., 1st mort. bonds, 5s.	260,763 75	247,380 00
Chicago, Hammond & Western R. R., 1st mort. bonds, 6s.	62,500 00	59,000 00
Chicago, Indiana & Southern R. R., mort. gold bonds, 4s.	22,750 00	23,750 00
Chicago, Mil. & St. Paul R. R. (Hast. & Dak. Div.) 1st mort. bonds,		
7s.	60,750 00	50,000 00
Chicago, Mil. & St. Paul R. R. (Dubuque div.) 1st mort bonds, 6s.	28,179 17	29,500 00
Chicago, Mil. & St. Paul R. R. (So. Minn. div.) 1st mort. bonds, 6s.	55,677 50	50,500 00
Chicago, Mil. & St. Paul R. R., gen. mort. bonds, 4s.	10,000 00	10,100 00
Chicago North Shore Street Ry., 1st mort. bonds, 6s.	26,500 00	17,500 00
Chicago & Northwestern R. R. (Madison ex.) 1st mort. bonds, 7s.	39,863 83	30,900 00
Chicago & Northwestern R. R., sink. fund mort. bonds, 6s.	23,456 25	23,520 00
Chicago & Northwestern R. R. concol. sink. fund bonds, 7s.	68,593 75	57,000 00
Chicago & Northwestern R. R., gen. mort gold bonds, 3½s.	86,860 00	77,185 00
Chicago & Northwestern R. R., sink. fund deb. bonds, 5s.	25,850 00	24,200 00
Chicago & Northwestern R. R., sink. fund mort. bonds, 5s.	1,125 00	1,090 00
Chicago Railways, concol. mort. bonds. (Class A), 4s.	30,000 00	28,575 00
Chicago Railways, concol. mort. bonds. (Class B), 4s.	45,000 00	38,475 00
Chicago, Rock Island & Pacific R. R., mort. bonds, 6s.	75,850 00	67,050 00
Chicago, Rock Island & Pacific R. R., gen. mort. gold bonds, 4s.	103,500 00	101,500 00
Chicago & Western Indiana R. R., concol. mort. bonds, 4s.	101,000 00	93,000 00
Chicago & Western Indiana R. R., gen. mort. bonds, 6s.	114,237 50	104,025 00
Cicero and Proviso Street Ry., Chl., concol. mort. gold bonds, 5s.	25,000 00	17,500 00
Cincinnati, Dayton & Ironton R. R., gold bonds, 5s.	53,067 50	53,750 00
Cincinnati, Findlay & Port Wayne R. R., 1st mort. bonds, 4s.	49,200 00	44,500 00
Cincinnati, Hamilton & Dayton R. R., gen. mort. gold bonds, 6s.	117,231 67	114,480 00
Cin., Indianap. & West. Ry., 1st and refund. mort. gold bonds, 4s.	49,500 00	43,500 00
Cleveland, Cincinnati, Chicago & St. Louis Ry., gen. mort. bonds, 4s.	199,250 00	193,000 00
Clev., Columbus, Cin. & Indianap. R. R., 1st concol. mort. bonds, 7s.	126,551 50	109,000 00
Clev., Lorain & Wheeling Ry., 1st concol. mort. bonds, 5s.	87,555 00	84,750 00
Colorado & Southern Ry., 1st mort. bonds, 4s.	24,531 25	24,250 00
Columbus & Toledo R. R., 1st mort. S. F. bonds, 4s.	140,279 39	123,750 00
Dayton & Michigan R. R., 1st mort. bonds, 5s.	21,100 00	20,000 00
Delaware & Hudson Canal (Penn. div.) mort. bonds, 7s.	31,970 00	29,625 00
Des Moines & Fort Dodge R. R., 1st mort. bonds, 4s.	24,437 50	22,500 00
Detroit Ry., 1st mort. bonds, 5s.	53,739 90	47,500 00
Elgin, Joliet & Eastern R. R., 1st mort. bonds, 5s.	57,250 00	56,500 00
Flint & Pere Marquette R. R., 1st concol. mort. bonds, 5s.	26,030 00	26,500 00
Flint & Pere Marquette R. R. (Port Huron div.) 1st mort. bonds, 6s.	50,262 50	48,850 00
Galveston, Harrisburg & San Antonio Ry. (Mex. & Pac. ex.) 1st mort.		
bonds, 6s.	54,000 00	54,500 00
Georgia & Alabama Ry., new 1st concol. bonds, 5s.	56,125 00	52,500 00
Georgia R. R. & Bkg. Co., deb. bonds, 6s.	28,734 75	25,000 00
Georgia R. R. & Bkg. Co., bonds, 4s.	23,375 00	23,750 00
Hartford Street Ry., 1st mort. bonds, 4s.	51,500 00	50,000 00
Hocking Valley Ry., 1st concol. mort. gold bonds, 4½s.	78,716 25	77,250 00
Illinois Central R. R. (Springfield div.) 1st mort. bonds, 3½s.	101,000 00	89,000 00
Iowa Central Ry., 1st and refund. mort. bonds, 4s.	45,750 00	38,250 00
Iowa Central Ry., 1st mort. bonds, 5s.	56,125 00	52,875 00
Keokuk & Des Moines R. R., 1st mort bonds, 5s.	45,942 50	52,500 00
Lake Shore & Michigan Southern R. R., mort. bonds, 4s.	22,906 25	23,750 00
Lehigh Valley Ry., 1st mort. guar. gold bonds, 4½s.	188,641 25	186,375 00
Lehigh Valley Term. R. R., 1st mort. guar. gold bonds, 5s.	173,305 00	172,500 00
Louisville & Jeffersonville Bridge Co., mort. bonds, 4s.	49,250 00	47,500 00
Louisville, New Albany & Chi. R. R. (C. & I. div.) 1st mort. bonds, 6s.	32,967 50	30,300 00
Mahoning Coal R. R., mort bonds, 5s.	28,584 74	34,500 00
Middlesex Valley R. R., 1st mort. bonds, 5s.	28,750 00	25,750 00
Midland R. R. of New Jersey, 1st mort. gold bonds, 6s.	33,762 50	30,300 00
Minneapolis & St. Louis Ry. (Merriam Junc.) 1st mort bonds, 7s.	82,702 50	74,480 00
Minneapolis & St. Louis Ry. (Pacific ex.) 1st mort. bonds, 6s.	31,875 00	27,250 00
Minneapolis Union R. R., gold mort. bonds, 6s.	146,429 58	148,125 00
Montana Central Ry., 1st mort. bonds, 6s.	94,787 50	91,000 00
Morris & Essex R. R., 1st mort. bonds, 7s.	34,027 50	28,250 00
Morris & Essex R. R., 1st concol. mort. bonds, 7s.	130,909 72	126,500 00
New England R. R., concol. mort. bonds, 5s.	62,437 50	57,000 00
New Haven & Northampton Co., concol. refund. mort. bonds, 4s.	50,312 50	50,000 00
New York, Lake Erie & Western R. R., 1st concol. gold bonds, 7s.	64,143 75	62,500 00
New York, New Haven & Hartford R. R., convt. deb. cert., 3½s.	108,293 00	110,466 00
New York, New Haven & Hartford R. R., convt. deb. cert., 6s.	120,200 00	161,669 00
New York, New Haven & Hartford R. R., deb. bonds, 4s.	48,000 00	48,000 00

## SCHEDULE A—Continued.

## Bonds and Stocks.

Description.	Book value.	Market value.
N. Y., N. H. & Hartford (Harlem R. & P. Chester div.) 1st. mort. bonds, 4s.....	\$102,218 75	\$101,000 00
N. Y., Susquehanna & Western R. R., 1st mort. term. bonds, 5s.....	27,000 00	28,000 00
N. Y., Susquehanna & Western R. R., 1st refund. mort. bonds, 5s.....	68,990 00	63,600 00
Norfolk & Western R. R., gen. mort. bonds, 6s.....	59,251 83	62,500 00
North Chicago Electric Ry., 1st mort. bonds, 6s.....	27,375 00	17,500 00
Northern Pacific-Great Northern Joint (C. B. & Q. coll.) bonds, 4s.....	155,963 12	194,000 00
Northwestern Union R. R., 1st mort. sink. fund bonds, 7s.....	76,074 22	72,000 00
Ohio & West Virginia R. R., 1st mort. S. F. bonds, 7s.....	79,463 70	70,700 00
Oregon Short Line Ry., 1st mort. bonds, 6s.....	74,967 50	70,200 00
Oswego R. R. Bridge Co., 1st mort. bonds, 6s.....	52,679 17	53,500 00
Pennsylvania Steel Equipment Trust, 3 1/2s.....	47,886 85	50,000 00
Pittsburgh, Fort Wayne & Chicago R. R., 1st mort. bonds, 7s.....	88,881 37	79,968 75
Pittsburgh, Fort Wayne & Chicago R. R., 2d mort. bonds, 7s.....	90,406 00	86,366 25
Pittsburgh, Fort Wayne & Chicago R. R., 3d mort. bonds, 7s.....	47,600 00	42,400 00
Port Reading R. R., 1st mort. guar. gold bonds, 5s.....	53,000 00	55,000 00
St. Paul, Minneapolis & Manitoba R. R., concol. mort. bonds, 6s.....	91,212 50	89,600 00
St. Paul, Minneapolis & Manitoba R. R. (Montana ex.) 1st mort. bonds, 4s.....	24,750 00	24,437 50
St. Paul & Northern Pacific R. R., 1st mort. gold bonds, 6s.....	186,551 67	177,000 00
St. Paul & Sioux City R. R., 1st mort. gold bonds, 6s.....	57,790 00	57,500 00
Southern Ry., 1st concol. mort. gold bonds, 5s.....	52,005 00	55,500 00
Southern Ry. (St. Louis div.) 1st mort. bonds, 4s.....	49,875 00	43,500 00
Terre Haute & Peoria R. R., 1st mort. gold bonds, 5s.....	25,805 54	27,000 00
Toledo & Ohio Central R. R., 1st mort. gold bonds, 5s.....	57,272 50	55,500 00
Toledo & Ohio Central R. R. (West. div.) 1st mort. bonds, 5s.....	48,007 95	49,500 00
Toronto, Hamilton & Buffalo Ry., 1st mort. gold bonds, 4s.....	96,067 50	90,000 00
Vermont Valley R. R., mort. bonds, 5s.....	54,490 00	54,000 00
Wabash R. R., 1st mort. gold bonds, 5s.....	112,097 50	112,000 00
West Shore R. R., 1st mort. bonds, 4s.....	43,875 00	50,250 00
Willmar & Sioux Falls R. R., 1st mort. gold bonds, 5s.....	56,318 75	57,500 00
Atlantic Mutual Insurance Co., scrip., 6s.....	31,407 50	32,151 00
Masonic Temple Corporation, Wilmington, N. C., bonds, 6s.....	30,500 00	31,500 00
New York Dock Co., 1st mort. gold bonds, 4s.....	55,000 00	51,700 00
Peoples Gas Light and Coke Co., Chicago, refund. bonds, 5s.....	52,312 50	51,500 00
School District, No. 2, Enfield, Conn., bonds, 4 1/2s.....	4,000 00	4,000 00
Albany & Susquehanna R. R. Co. stock.....	46,662 50	150,000 00
Allegheny & Western Ry. Co. stock.....	45,875 00	43,500 00
Baltimore & Ohio R. R. Co., preferred stock.....	17,635 27	21,436 00
Baltimore & Ohio R. R. Co., com. stock.....	18,187 94	21,385 00
Chicago, Mil. & St. Paul Ry. Co., preferred stock.....	193,500 00	245,100 00
Chicago, Mil. & St. Paul Ry. Co., com. stock.....	58,674 96	92,159 00
Chicago & Northwestern R. R. Co., pref. stock.....	57,412 50	78,750 00
Chicago & Northwestern R. R. Co., com. stock.....	34,193 71	62,083 00
Cleve., Cin., Chi. & St. Louis R. R. Co., pref. stock.....	73,881 25	78,750 00
Cleveland & Pittsburgh R. R. Co., stock.....	46,032 75	87,500 00
Connecticut & Passumpsic Rivers R. R. Co., stock.....	50,312 50	52,500 00
Connecticut River R. R. Co., stock.....	28,016 66	81,000 00
Dayton & Michigan R. R. Co., pref. stock.....	23,636 00	28,500 00
Delaware & Bound Brook R. R. Co., stock.....	54,000 00	58,500 00
Fort Wayne & Jackson R. R. Co., pref. stock.....	50,175 00	70,000 00
Georgia R. R. & Banking Co., stock.....	120,710 00	127,500 00
Illinois Central R. R. Co., stock.....	42,956 25	50,715 00
Illinois Southern Ry. Co., com. stock.....	22,500 00	.....
Joliet & Chicago R. R. Co., stock.....	9,462 75	17,000 00
Kalamazoo, Allegan & Grand Rapids R. R. Co., stock.....	55,750 00	65,250 00
Morris & Essex R. R. Co., stock.....	43,998 75	92,500 00
New York Central & Hudson River R. R. Co., stock.....	152,561 35	179,625 00
New York & Harlem R. R. Co., stock.....	36,681 25	75,000 00
New York, Lackawanna & Western R. R. Co., stock.....	33,333 33	31,750 00
New York, New Haven & Hartford R. R. Co., stock.....	293,034 26	456,304 00
New York, New Haven & Hartford R. R. Co., stock (25 per cent paid in)	37,593 75	65,864 25
Oswego & Syracuse R. R. Co., stock.....	92,545 50	96,437 50
Pennsylvania R. R. Co., stock.....	225,361 95	266,462 00
Peoria & Bureau Valley R. R. Co., stock.....	55,755 93	55,500 00
Pittsburg, Fort Wayne & Chicago R. R. Co., stock.....	112,201 75	175,000 00
Rensselaer & Saratoga R. R. Co., stock.....	173,575 00	200,000 00
Rome, Watertown & Ogdensburg R. R. Co., stock.....	64,483 33	63,500 00
St. Joseph, South Bend & Southern R. R. Co., pref. stock.....	13,940 00	14,700 00
St. Joseph, South Bend & Southern R. R. Co., com. stock.....	50,000 00	22,500 00
Utica, Chenango & Susquehanna Valley R. R. Co., stock.....	47,390 00	45,000 00
Valley (New York) R. R. Co., stock.....	44,550 00	52,000 00
Aetna National Bank Stock, Hartford, Conn.....	21,408 50	50,000 00
American Exchange National Bank, stock, New York City.....	43,983 00	100,000 00
American National Bank, stock, Hartford, Conn.....	10,500 00	14,000 00
Bank of the Manhattan Co., stock, New York City.....	26,708 00	68,000 00
Bank of New York National Banking Assn., stock, New York City.....	36,766 55	97,500 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Central Trust Co., stock, New York City.....	\$ 31,000 00	\$306,000 00
Charter Oak National Bank, stock, Hartford, Conn.....	51,832 25	56,000 00
City Bank, stock, Hartford, Conn.....	27,087 00	20,000 00
Connecticut River Banking Co., stock, Hartford, Conn.....	9,300 00	9,000 00
Farmers and Mechanics National Bank, stock, Hartford, Conn.....	63,192 50	39,200 00
Farmers and Mechanics National Bank, stock, Philadelphia, Pa.....	28,488 00	35,250 00
First National Bank, stock, Hartford, Conn.....	34,906 50	48,000 00
First National Bank, stock, New York City.....	20,571 00	69,000 00
Hanover National Bank, stock, New York City.....	50,037 00	198,900 00
Hartford National Bank, stock, Hartford, Conn.....	140,359 00	140,000 00
Holland Trust Co., stock, New York City.....	30,200 00	10,200 00
Importers and Traders National Bank, stock, New York City.....	30,000 00	171,000 00
International Banking Corporation, stock, New York City.....	20,000 00	14,000 00
Market and Fulton National Bank, stock, New York City.....	14,143 00	29,120 00
Mechanics National Bank, stock, New York City.....	38,636 00	103,500 00
Merchants Exchange National Bank, stock, New York City.....	8,792 50	9,900 00
Merchants National Bank, stock, New York City.....	39,918 52	59,500 00
Metropolitan Trust Co., stock, New York City.....	11,000 00	53,000 00
National Bank of Commerce, stock, New York City.....	84,379 77	128,125 00
National City Bank, stock, New York City.....	66,889 00	212,500 00
National Exchange Bank, stock, Hartford, Conn.....	34,306 25	35,750 00
New Britain National Bank, stock, New Britain, Conn.....	10,000 00	17,000 00
New York Life Insurance and Trust Co., stock, New York City.....	18,525 00	166,500 00
Peoples Bank, stock, New York City.....	5,544 00	14,500 00
Phoenix National Bank, stock, Hartford, Conn.....	146,711 50	120,000 00
State Bank, stock, Hartford, Conn.....	63,779 00	88,000 00
Third National Bank, stock, New York City (In liquidation).....	11,050 00	500 00
Union Trust Co., stock, New York City.....	10,000 00	130,000 00
United States Trust Co., stock, New York City.....	28,510 00	125,000 00
American Telegraph & Cable Co., stock.....	36,750 00	33,200 00
Connecticut River Co., stock.....	2,500 00	5,000 00
General Adjustment Bureau, stock of New York.....	450 00	450 00
Gold and Stock Telegraph Co., stock.....	36,000 00	33,000 00
International Ocean Telegraph Co., stock.....	33,000 00	30,000 00
Northwest Telegraph Co., stock.....	50,992 93	56,000 00
Underwriters' Salvage Co., stock of Chicago.....	750 00	1,000 00
Underwriters' Salvage Co., stock of New York.....	1,000 00	1,000 00
<b>Totals.....</b>	<b>\$12,779,648 64</b>	<b>\$14,774,601 39</b>

## AGRICULTURAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 203 Washington street, Watertown, N. Y.; incorporated January, 1863; commenced business in Illinois Oct. 8, 1868.]

W. H. STEVENS, President.

J. Q. ADAMS, Secretary.

J. W. KINNEY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$500,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$3,031,277 18



## INCOME.

	Fire.	
Gross premiums.....	\$2,406,795 23	
Deduct gross amount paid for—Reinsurance, fire, \$384,878.45; return premiums, fire, \$368,479.90.....	753,358 35	
Total premiums.....		\$1,653,436 88
Interest on mortgage loans.....	\$32,703 03	
Interest on collateral loans.....	23,328 75	
Interest on bonds and dividends on stocks.....	65,795 84	
Interest from other sources.....	7,410 57	
Rents—including company's occupancy of its own buildings.....	2,500 00	
Total interest and rents.....		131,738 19
Agents' balances previously charged off.....		188 47
Profit on sale or maturity of ledger assets.....		4,791 03
Increase in book value of ledger assets.....		1,458 68
Total income.....		<u>\$1,791,613 20</u>
Total.....		<u>\$4,822,890 38</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$817,129 76	
Deduct amount received for—Salvage, fire, \$14,107.25; reinsurance, fire, \$168,788.37.....	182,895 62	
Net amount paid for losses.....		\$634,234 14
Expenses of adjustment, settlement of losses.....		29,257 47
Commissions or brokerage.....		370,688 70
Allowances to local agencies for miscellaneous agency expenses.....		3,595 24
Salaries and expenses of special and general agents.....		107,368 10
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		51,548 27
Rents—including company's occupancy of its own buildings.....		5,007 66
Advertising, printing and stationery.....		20,488 73
Postage, telegrams, telephone and express.....		15,582 45
Legal expenses.....		615 30
Furniture and fixtures.....		550 84
Maps, including corrections.....		3,456 54
Underwriters' boards and tariff associations.....		18,510 62
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		13,649 40
Inspections and surveys.....		11,604 39
Repairs and expenses on real estate.....		901 78
Taxes on real estate.....		970 42
State taxes on premiums.....		30,954 35
Insurance department licenses and fees.....		7,714 05
All other licenses, fees and taxes.....		7,118 17
All other disbursements, viz: Audits, \$750.00; fuel and lights, \$530.19; insurance journals, \$884.83; sundries, \$521.61.....		2,686 63
Interest and dividends to stockholders.....		62,500 00
Agents' balances charged off.....		543 51
Loss on sale or maturity of ledger assets.....		7,981 56
Decrease in book value of ledger assets.....		833 39
Total disbursements.....		<u>\$1,406,261 71</u>
Balance.....		<u>\$3,414,628 67</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 58,852 61
Mortgage loans on real estate.....	629,829 06
Loans secured by pledge of bonds, stocks or other collaterals.....	353,700 75
Book value of bonds and stocks (Schedule A).....	1,798,019 79
Cash in office.....	10,045 59
Deposits in trust companies and banks on interest.....	278,964 10
Agents' balances, representing business written subsequent of October 1, last.....	282,306 37
Agents' balances, representing business written prior to October 1, last.....	2,910 40
Total ledger assets.....	<u>\$3,414,628 67</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 9,342 17	
Interest accrued on bonds.....	18,593 73	
Interest due and accrued on collateral loans.....	8,907 11	
Interest due and accrued on other assets.....	1,366 76	
Total.....		\$38,209 77
Market value of real estate over book value.....		9,759 40
Market value of bonds and stocks over book value.....		70,433 96
Due for reinsurance on losses paid.....		2,478 90
Gross assets.....		<u>\$3,535,510 70</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$2,910 40	
Book values of ledger assets over market value, viz: Mortgage loans..	62,091 00	
Total.....		65,001 40
Total admitted assets.....		<u>\$3,470,509 30</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$45,477 96	
Losses in process of adjustment, or in suspense.....	89,032 58	
Losses resisted.....	21,924 00	
Total claims for losses.....	\$156,434 54	
Deduct reinsurance.....	30,008 76	
Net amount of unpaid losses.....		\$ 126,425 78
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 491,605 50	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	1,244,442 05	
Total unearned premiums as computed above.....		1,736,047 55
Salaries, rents, expenses, bills accounts, fees, etc., due or accrued.....		6,666 52
State, county and municipal taxes due or accrued.....		32,000 00
Reinsurance premiums.....		19,697 39
Total liabilities, except capital stock.....		<u>\$1,920,837 24</u>
Cash capital.....	\$ 500,000 00	
Surplus over all liabilities.....	1,049,672 06	
Surplus to policy holders.....		1,549,672 06
Total.....		<u>\$3,470,509 30</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$344,497,600 00	\$3,503,058 00
Written during the year.....	226,499,600 00	2,406,795 23
Totals.....	\$570,997,200 00	\$5,909,853 23
Expired and terminated.....	204,907,200 00	2,180,451 23
In force at end of the year.....	\$366,090,000 00	\$3,729,402 00
Deduct amount reinsured.....	41,755,900 00	380,946 00
Net amount in force.....	<u>\$324,334,100 00</u>	<u>\$3,348,456 00</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$78,799,700 00	\$ 983,211 00
More than one and not more than three years to run.....	171,418,000 00	1,605,719 00
More than three years to run.....	74,116,400 00	759,526 00
Net amount in force Dec. 31, 1909.....	<u>\$324,334,100 00</u>	<u>\$3,348,456 00</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$100,000 00
Losses incurred during the year, fire, \$639,838.21; tornado, \$9,845.00 .....	649,683 21
Amount loaned to officers and directors .....	23,750 00
Amount loaned to stockholders not officers .....	18,250 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$16,275,300 00	\$506,600 00
Less .....	2,621,808 00	53,200 00
Net risks written .....	\$13,653,492 00	\$453,400 00
Gross premiums received .....	\$193,574 06	\$2,392 00
Less .....	32,273 13	235 00
Net premiums received .....	\$161,300 93	\$2,157 00
Net losses paid .....	\$45,143 65	\$985 99
Net losses incurred .....	\$48,936 69	\$980 99

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Ashville, N. C., City of, waterworks ext. and imp., 4s .....	\$ 9,750 21	\$ 9,800 00
Georgia, state of, reg., 4½s .....	11,478 23	10,500 00
New York, State of, canal imp. reg., 3s .....	25,000 00	25,750 00
New York, City of, reg., 4s .....	27,165 48	27,000 00
Peekskill, N. Y., Village of, 4½s .....	5,114 79	5,150 00
Richmond, Va., City of, 4s .....	10,276 93	10,100 00
Richmond, Va., City of, 4s .....	15,140 00	15,150 00
Richmond, Va., City of, 4s .....	1,848 42	2,020 00
Rye, N. Y., Town of, park, 3½s .....	9,732 85	9,700 00
Sullivan Tp., Laurens Co., S. C., refund., 5½s .....	8,040 20	8,025 00
White Plains, N. Y., Village of, 4½s .....	10,749 17	10,800 00
Atchison, Topeka & Santa Fé Ry., Transcontinental short line, 4s .....	23,775 00	23,500 00
B. & O. Ry. Co., So. West. Div., 1st mort., 3½s .....	36,814 75	36,900 00
Carolina, Clinchfield & Ohio Ry. Co., 1st mort., 5s .....	15,000 00	15,000 00
Central of Georgia Ry. Equipment Assn., 5s .....	24,562 50	25,000 00
Chicago, Milwaukee & St. Paul Ry. Co., deb., 4s .....	23,737 98	23,500 00
Chicago Ry. Co., 1st mort., 5s .....	9,478 95	10,100 00
Chicago, Rock Island & Hartford Ry. Co., 1st and refund., 4s .....	21,514 43	22,750 00
Cleveland Ry. Co., 1st mort., 5s .....	9,887 50	9,700 00
Erle R. R. Co., Penn. Coll., 4s .....	19,145 35	17,200 00
Galveston, Harrisburg & San Antonio Ry., Texas Mexican & Pacific ext., 5s .....	21,578 26	21,600 00
Georgia Ry. & Elec. Co., 1st consol. sink. fund., 5s .....	26,197 92	25,250 00
Interborough Rapid Transit Co., convert. gold notes, 6s .....	15,025 00	15,600 00
Interborough Rapid Transit Co., 45 yr. mort., 5s .....	10,317 60	10,400 00
Kanawha & Michigan Ry. Co., 2d mort., 5s .....	24,052 60	24,000 00
Kings Co. Elevated R. R., Co. 1st mort., 4s .....	21,463 41	21,250 00
Lehigh & Hudson River R. R., 30 yr. 2d consol., 5s .....	5,000 00	5,100 00
Mahoning & Shenango Ry. & Light Co., 1st con. refund., 5s .....	9,670 66	9,500 00
Manhattan Ry. Co., consol. 1st mort., 4s .....	29,135 67	29,400 00
Metropolitan Street R. R., N. Y., refund., 4s .....	19,669 11	10,400 00
Michigan Central R. R. Co., deb., 4s .....	14,074 28	13,950 00
Missouri Pacific Ry., coll. trust, 5s .....	26,722 22	25,250 00
New York Central & Hudson River R. R., Lake Shore Coll., 3½s .....	9,567 36	8,100 00
New York, Chicago & St. Louis R. R. Co., deb., 4s .....	19,644 10	19,320 00
New York, New Haven & Hartford Ry. Co., convert., 6s .....	8,300 00	11,122 00
New York, Ontario & Western Ry. Co., gen. mort., 4s .....	13,018 08	14,100 00
Norfolk & Southern R. R., 1st gen. mort., 5s .....	10,000 00	9,400 00
Northern Pacific Ry., St. Paul & Duluth div., 4s .....	10,000 00	9,600 00
Northern Pacific, Great Northern, Joint Chicago, Burlington & Quincy coll., 4s .....	9,457 81	9,700 00
Ozark & Cherokee Central Ry. Co., 1st gold mort., 5s .....	14,835 00	14,550 00
Puget Sound Elec. Ry. Co., 1st consol. gold mort., 5s .....	9,808 33	10,100 00
Reading Co., Jersey Central Coll., 4s .....	19,340 70	19,400 00
Southern Pacific R. R. Co., 1st refund., 4s .....	33,201 60	33,250 00
Southern Pacific Co., 20 yr. convert., 4s .....	25,773 80	26,500 00
Tri-City Ry. & Light Co., 5s .....	14,790 00	14,700 00
Union Pacific R. R. Co., 1st lien and refund., 4s .....	23,846 25	24,500 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Union Pacific R. R., Co. scrip	\$ 138 75	\$ 138 75
United Rys. Co., St. Louis, Mo., gen. 1st mort., 4s.	8,641 82	8,200 00
Virginia & Southwestern Ry. Co., 1st consol., 5s.	9,853 00	9,800 00
American Telegraph & Telephone Co., 4s.	27,732 15	27,900 00
Brownville Paper Co., Brownville, N. Y., 6s.	23,000 00	24,150 00
Butte Elec. & Power Co., Butte, Mont., 1st mort., 5s.	24,145 35	24,750 00
California Gas & Elec. Corp., unif. and refund. sink. fund., 5s.	23,913 80	23,750 00
Cincinnati Gas Transportation Co., 1st mort. sink. fund., 5s.	24,340 00	24,500 00
Consolidated Lighting Co., of Vermont, 20 yr. 1st mort. sink. fund., 5s.	14,688 33	14,700 00
Consolidated Water Co., Utica, N. Y., 1st mort., 5s.	10,238 64	10,100 00
General Elec. Co., Schenectady, N. Y., convert., 5s.	15,740 28	22,200 00
Great Western Power Co., 1st mort., 5s.	14,415 78	14,250 00
Indiana & Michigan Elec. Co., 1st mort., 5s.	14,412 24	14,850 00
International Paper Co., consol. sink. fund., 5s.	22,592 60	22,250 00
Jefferson Power Co., Black River, N. Y., 1st mort., 6s.	30,000 00	30,000 00
Jefferson Power Co., Black River, N. Y., 1st mort., 6s.	4,000 00	4,000 00
Minneapolis General Elec. Co., Minneapolis, Minn., 1st mort., 5s.	24,639 42	25,000 00
N. Y. Tele. Co., 1st and gen. mort. gold sink. fund., 4½s.	24,364 92	24,500 00
New York & Westchester Lighting Co., gen. mort., 4s.	23,206 40	19,500 00
Odd Fellows Temple Assn., Little Falls, N. Y., 5s.	20,000 00	20,000 00
Pacific Telephone & Telegraph Co., 1st mort. coll. trust sink. fund., 5s.	23,853 45	25,000 00
Raquette Foundry & Supply Co., Massena, N. Y., 1st mort., 6s.	8,000 00	8,000 00
San Diego Consolidated Gas & Elec. Co., 1st mort., 5s.	9,806 45	9,800 00
Union Elec. Light & Power Co., St. Louis Mo., 1st mort., 5s.	9,952 08	10,200 00
West End Paper Co., Carthage, N. Y., 6s.	4,000 00	4,000 00
West End Paper Co., Carthage, N. Y., 6s.	4,000 00	4,000 00
Atchison, Topeka & Santa Fé Ry. Co., 1st mort., 5s.	11,623 23	13,530 00
Atchison, Topeka & Santa Fé Ry. Co., pref.	39,801 83	42,000 00
Cayuga & Susquehanna Ry. Co.	17,250 00	18,950 00
Chicago, Milwaukee & St. Paul Ry.	66,348 96	79,000 00
Chicago, Milwaukee & St. Paul Ry. Co., pref.	32,746 78	43,000 00
Great Northern Ry. Co., pref.	27,456 25	36,000 00
Hereford Ry. Co.	10,150 00	9,000 00
Illinois Central R. R. Co., leased line	1,489 25	1,372 00
Louisville & Nashville R. R. Co.	27,043 75	39,500 00
Morris & Essex R. R. Co.	21,540 00	20,350 00
Morris & Essex Extension R. R. Co.	2,782 00	2,652 00
Nashville & Decatur R. R. Co.	23,192 50	22,372 00
New York, Lackawanna & Western Ry. Co.	13,650 00	12,700 00
New York, New Haven & Hartford R. R. Co.	39,387 50	39,500 00
New York, New Haven & Hartford R. R. Co., 1st installment 25 per cent paid	2,588 50	2,588 00
Oswego & Syracuse R. R. Co.	15,741 00	14,850 00
Pittsburg, Ft. Wayne & Chicago Ry. Co.	27,750 00	26,400 00
Rome, Watertown & Ogdensburg R. R. Co.	27,500 00	25,200 00
Union Pacific R. R. Co., pref.	17,025 33	20,800 00
Union Pacific R. R. Co.	4,900 00	5,768 00
Warren R. R. Co.	3,720 00	3,540 00
Carthage National Bank, Carthage, N. Y.	2,285 00	3,800 00
Jefferson County National Bank, Watertown, N. Y.	4,895 00	6,500 00
National Bank & Loan Co., Watertown, N. Y.	14,500 00	24,700 00
National Herkimer County Bank, Little Falls, N. Y.	12,750 00	15,000 00
National Union Bank, Watertown, N. Y.	35,529 95	45,440 00
Watertown National Bank, Watertown, N. Y.	17,045 00	31,500 00
American Locomotive Co., pref.	18,825 00	23,200 00
General Adjustment Bureau, New York	450 00	450 00
General Elec. Co.	14,000 00	16,100 00
Hungerford-Holbrook Co., Watertown, N. Y.	26,300 00	26,300 00
International Paper Co., pref.	24,950 00	18,600 00
Louisville Property Co.	35 00	135 00
Southern Adjustment Bureau, Atlanta, Ga.	100 00	100 00
Underwriters Salvage Co., New York	500 00	625 00
Underwriters Salvage Co., Chicago	500 00	375 00
Western Adjustment & Inspection Co., Chicago	150 00	100 00
Watertown Carriage Co., Watertown, N. Y., pref.	9,100 00	7,000 00
<b>Totals</b>	<b>\$1,798,019 79</b>	<b>\$1,876,022 75</b>

## ALBANY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 93 State street, Albany, N. Y.; incorporated March 8, 1811; commenced business in Illinois May 5, 1906.]

JOHN E. McELROY, President.

CHARLES H. HAHN, Secretary.

FRED W. BRUMMEL, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$250,000 00	
Amount of ledger assets December 31 of previous year.....		\$847,072 95

## INCOME.

	Fire.	
Gross premiums.....	\$403,330 66	
Deduct gross amount paid for—Reinsurance, fire, \$29,991.91; return premiums, fire, \$56,960.43.....	86,952 34	
Total premiums.....		\$316,378 32
Interest on mortgage loans.....	\$10,111 30	
Interest on bonds and dividends on stocks.....	26,095 32	
Interest from other sources.....	310 97	
Rents—including company's occupancy of its own buildings.....	6,802 60	
Total interest and rents.....		43,320 19
Profits from McElroy and Hahn agency.....		6,891 69
Profit on sale or maturity of ledger assets.....		5,165 00
Total income.....		\$371,755 20
Total.....		\$1,218,828 15

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$160,018 98	
Deduct amount received for—Salvage, fire, \$1,454.29; reinsurance, fire, \$9,592.87.....	11,047 16	
Net amount paid for losses.....		\$148,971 82
Expenses of adjustment settlement of losses.....		2,837 70
Commissions or brokerage.....		80,993 95
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		15,403 14
Rents—including company's occupancy of its own buildings.....		1,550 00
Advertising, printing and stationery.....		2,248 17
Postage, telegrams, telephone and express.....		1,916 58
Furniture and fixtures.....		100 47
Maps, including corrections.....		504 05
Underwriters' boards and tariff associations.....		3,111 33
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,146 95
Inspections and surveys.....		148 32
Repairs and expenses on real estate.....		2,280 96
Taxes on real estate.....		1,133 55
State taxes on premiums.....		4,571 40
Insurance department licenses and fees.....		507 00
All other licenses, fees and taxes.....		1,967 70
Incidentals.....		287 09
Interest and dividends to stockholders.....		25,000 00
Total disbursements.....		\$296,680 18
Balance.....		\$922,147 97

## LEDGER ASSETS.

Book value of real estate .....	\$ 75,000 00
Mortgage loans on real estate .....	194,700 00
Book value of bonds and stocks (Schedule A) .....	583,151 50
Cash in office .....	1,114 35
Deposits in trust companies and banks not on interest .....	15,597 02
Deposits in trust companies and banks on interest .....	11,000 00
Agents' balances, representing business written subsequent of October 1, last .....	39,466 60
Agents' balances, representing business written prior to October 1, last .....	89 43
Profits due from McElroy and Hahn agency .....	2,029 07
<b>Total ledger assets .....</b>	<b>\$922,147 97</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 820 73
Interest accrued on bonds .....	3,755 36
Rents due on company's property .....	623 20
<b>Total .....</b>	<b>5,199 29</b>
Market value of bonds and stocks over book value .....	11,898 50
<b>Gross assets .....</b>	<b>\$939,245 76</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last .....	89 43
<b>Total admitted assets .....</b>	<b>\$939,156 33</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 2,282 54
Losses in process of adjustment or in suspense .....	23,251 12
Losses resisted .....	2,200 00
<b>Total claims for losses .....</b>	<b>\$27,733 66</b>
Deduct reinsurance .....	3,033 33
<b>Net amount of unpaid losses .....</b>	<b>\$24,700 33</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$103,361 64
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	169,513 05
<b>Total unearned premiums as computed above .....</b>	<b>272,874 69</b>
State, county or municipal taxes due or accrued .....	3,586 98
<b>Total liabilities, except capital stock .....</b>	<b>\$301,162 00</b>
Cash capital .....	\$250,000 00
Surplus over all liabilities .....	387,994 33
<b>Surplus to policy holders .....</b>	<b>637,994 33</b>
<b>Total .....</b>	<b>\$939,156 33</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$51,905,463 00	\$534,651 62
Written during the year .....	39,218,785 00	403,330 66
<b>Totals .....</b>	<b>\$91,124,248 00</b>	<b>\$937,982 28</b>
Expired and terminated .....	34,715,820 00	370,721 20
<b>In force at end of the year .....</b>	<b>\$56,408,428 00</b>	<b>\$567,261 08</b>
Deduct amount reinsured .....	5,134,454 00	48,788 06
<b>Net amount in force .....</b>	<b>\$51,273,974 00</b>	<b>\$518,473 02</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$18,149,369 00	\$206,723 28
More than one and not more than three years to run .....	25,084,787 00	210,262 14
More than three years to run .....	8,039,818 00	101,487 60
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$51,273,974 00</b>	<b>\$518,473 02</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 40,000 00
Losses incurred during the year, fire .....	152,944 40
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$3,609,272 00
Less.....	832,588 00
Net risks written.....	<u>\$2,766,684 00</u>
Gross premiums received.....	\$47,599 31
Less.....	8,723 20
Net premiums received.....	<u>\$38,876 11</u>
Net losses paid.....	<u>\$12,533 14</u>
Net losses incurred.....	<u>\$12,970 00</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Atlanta, K. & N. R. R., 1st mort., 5s.....	\$20,750 00	\$22,000 00
Chicago, Burlington & Quincy R. R., 4s.....	4,931 25	5,000 00
Chicago, Burlington & Quincy (Gt. North. & N. Pac.) join, 4s.....	9,650 00	9,700 00
Central Pacific R. R., 1st refund., 4s.....	4,875 00	4,850 00
Delaware & Hudson R. R., convert., 4s.....	5,500 00	5,150 00
Detroit & Mackinac R. R. gen. mort., 4s.....	9,658 00	9,600 00
Houston E. W. & Texas R. R. 1st mort., 5s.....	5,275 00	5,250 00
Interborough-Metropolitan col. trust, 4½s.....	4,087 50	4,200 00
Lake Shore & Michigan So. R. R., 4s.....	9,900 00	9,600 00
Lake Shore & Michigan So. R. R., coup. note, 5s.....	4,956 25	5,000 00
Milwaukee Elec. Ry. & Light Co., 4½s.....	11,970 00	11,400 00
New York Central & Hudson River R. R. Co., 4s.....	10,000 00	9,600 00
New York Central & Hudson River R. R. Co., coup. note, 5s.....	4,956 25	5,000 00
Northern Pacific Ry., gen. lien, 3s.....	3,554 25	3,700 00
Pennsylvania R. R., convert., 3½s.....	4,560 00	4,850 00
St. Louis & San Francisco R. R., refund., 4s.....	24,000 00	20,400 00
Schenectady Ry., consol., 4½s.....	24,375 00	24,750 00
Schenectady Ry., 1st mort., 4½s.....	8,120 00	8,000 00
Springfield & Eastern R. R. Co., 5s.....	5,342 00	5,000 00
Texas Central R. R. Co., 5s.....	20,000 00	21,000 00
Union Ry. of New York., 5s.....	10,000 00	10,000 00
Union Pacific R. R., convert., 4s.....	4,687 50	5,850 00
United Traction Co. of Albany & Troy, 4½s.....	15,140 00	15,000 00
United Traction Co. of Albany & Troy, consol., 4½s.....	15,225 00	15,150 00
Virginia & Southwestern R. R., 5s.....	25,632 00	27,500 00
Virginia & Southwestern R. R., 1st coll., 5s.....	29,550 00	29,400 00
Wabash R. R. Co., 1st mort., 5s.....	25,000 00	28,250 00
Wabash R. R. Co., Chicago & Detroit Extension, 5s.....	9,885 00	11,000 00
Watervliet Turnpike & Railway Co., 6s.....	16,060 00	16,350 00
Western N. Y. & Pa. R. R. Co., 5s.....	25,000 00	28,000 00
American Tube & Stamping Co., 5s.....	4,780 00	5,000 00
Colorado Fuel & Iron Co., 5s.....	10,150 00	9,800 00
Consumers Gas Co. of Chicago, 5s.....	5,350 00	5,150 00
Elec. Sec. Cor. Col. Trust & sink fund, 5s.....	10,000 00	9,900 00
Equitable Gas & Elec. Co., of Utica, 5s.....	8,000 00	8,180 00
Kings Co. Elec. Light & Power Co., 6s.....	5,950 00	5,700 00
Kings Co. Ltg., 1st refund. mort., gold, 5s.....	20,200 00	20,000 00
Laclede Gas Light Co., of St. Louis, 5s.....	5,150 00	5,050 00
Montreal Light, Heat & Power Co., 4½s.....	5,125 00	4,950 00
N. Y. Gas & Elec. Lt., Heat & Power Co., 5s.....	5,500 00	5,150 00
Peoples Gas Light Cons. of Chicago, 6s.....	15,922 50	18,000 00
Scranton Elec. Co., 1st refund. mort., 5s.....	4,800 00	5,100 00
Union Elec. Light & Power Co. of St. Louis, 5s.....	7,000 00	7,140 00
United Elec. Light & Power of Baltimore, 4s.....	9,500 00	9,300 00
United States Steel Corp., 2d mort., 5s.....	25,062 50	26,250 00
Utica Gas & Elec. Co., refund. and ext., 5s.....	4,825 00	5,050 00
Virginia Iron, Coal & Coke Co., 5s.....	4,012 50	4,950 00
Watertown Light & Power Co., 1st mort., 5s.....	4,925 00	5,000 00
Conn. Ry. & Lighting, pref.....	4,000 00	4,150 00
Detroit & Mackinac, pref.....	5,000 00	4,650 00
N. Y. State National Bank of Albany, N. Y.....	14,654 00	15,000 00
American Tobacco, pref.....	10,450 00	9,700 00
American Gas & Elec. Co., 6 per cent cum. pref.....	4,225 00	4,550 00
Elec. Sec. Corp. cum. pref.....	9,100 00	9,000 00
MacKay Companies, pref.....	7,050 00	7,800 00
Totals.....	<u>\$383,151 50</u>	<u>\$395,050 00</u>

# ALLEMANNA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 345 Fourth ave., Pittsburgh, Pa.; incorporated April 1, 1868; commenced business in Illinois Sept. 19, 1872.]

W. STEINMEYER, President.

C. P. KELLERMAN, Secretary.

JACOB M. LOEB, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year .....		<u>\$1,254,728 81</u>

## INCOME.

	Fire.	
Gross premiums .....	\$993,009 03	
Deduct gross amount paid for—Reinsurance, fire, \$83,848.07; return premiums, fire, \$155,332.06 .....	239,180 13	
Total premiums .....		\$753,828 90
Interest on mortgage loans .....	\$45,096 69	
Interest on collateral loans .....	1,029 67	
Interest on bonds and dividends on stocks .....	14,066 98	
Interest from other sources .....	3,621 89	
Rents .....	238 75	
Total interest and rents .....		64,055 98
Profit sale or maturity of ledger assets .....		16,437 50
Total income .....		<u>\$834,322 38</u>
Total .....		<u>\$2,089,051 19</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$363,414 52	
Deduct amount received for—Salvage, fire, \$2,198.85; reinsurance, fire, \$26,492.73 .....	28,691 58	
Net amount paid for losses .....		\$334,722 94
Expenses of adjustment, settlement of losses .....		5,772 03
Commissions or brokerage .....		196,366 64
Allowances to local agencies for miscellaneous agency expenses .....		769 90
Salaries and expenses of special and general agents .....		22,525 89
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		31,776 25
Rents .....		5,470 00
Advertising, printing and stationery .....		10,190 25
Postage, telegrams, telephone and express .....		5,465 22
Legal expenses .....		1,219 99
Furniture and fixtures .....		739 06
Maps, including corrections .....		4,035 79
Underwriters' boards and tariff associations .....		8,184 18
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		7,530 64
Inspections and surveys .....		474 50
Repairs and expenses on real estate .....		8 88
Taxes on real estate .....		213 21
State taxes on premiums .....		8,411 19
Insurance department licenses and fees .....		4,366 05
All other licenses, fees and taxes .....		976 20
Other disbursements, viz: Miscellaneous, \$1,023.45; mortgage exams., \$357.00; safe deposit box, \$30.00 .....		1,410 45
Interest and dividends to stockholders .....		30,000 00
Loss on sale or maturity of ledger assets .....		85 00
Total disbursements .....		<u>\$680,714 25</u>
Balance .....		<u>\$1,408,336 94</u>



## LEDGER ASSETS.

Book value of real estate .....	\$ 22,998 58
Mortgage loans on real estate .....	884,478 00
Loans secured by pledge of bonds, stocks or other collaterals .....	18,000 00
Book value of bonds and stocks (Schedule A) .....	252,280 50
Cash in office .....	17,724 33
Deposits in trust companies and banks on interest .....	111,965 52
Agent's balances, representing business written subsequent to October 1, last .....	97,997 07
Agent's balances, representing business prior to October 1, last .....	2,220 80
Bills receivable taken for fire risks .....	702 14
<b>Total ledger assets .....</b>	<b>\$1,408,336 94</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$13,203 00
Interest accrued on bonds .....	2,641 00
Interest accrued on collateral loans .....	225 00
Interest accrued on other assets .....	1,164 00
<b>Total .....</b>	<b>17,233 00</b>
Market value of real estate over book value .....	1,001 42
Market value of bonds and stocks over book value .....	40,829 50
<b>Gross assets .....</b>	<b>\$1,467,400 86</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	2,220 80
<b>Total admitted assets .....</b>	<b>\$1,465,180 06</b>

## LIABILITIES.

Losses adjusted and unpaid due and not due .....	\$30,659 69
Losses in process of adjustment, or in suspense .....	61,575 52
Losses resisted .....	9,267 00
<b>Total claims for losses .....</b>	<b>\$101,502 21</b>
Deduct reinsurance .....	19,183 12
<b>Net amount of unpaid losses .....</b>	<b>\$ 82,319 09</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	213,816 27
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	464,338 91
<b>Total unearned premiums as computed above .....</b>	<b>678,155 18</b>
Salaries, rents, expenses bills, accounts, fees, etc., due or accrued .....	3,190 10
State, county and municipal taxes due or accrued .....	6,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	1,500 00
Reinsurance premiums .....	2,927 81
<b>Total liabilities, except capital stock .....</b>	<b>\$774,092 18</b>
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	491,087 88
<b>Surplus to policy holders .....</b>	<b>691,087 88</b>
<b>Total .....</b>	<b>\$1,465,180 06</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$117,975,527 00	\$1,311,081 62
Written during the year .....	90,146,981 00	993,009 03
<b>Totals .....</b>	<b>\$208,122,508 00</b>	<b>\$2,304,090 65</b>
Expired and terminated .....	74,705,313 00	875,690 98
<b>In force at end of the year .....</b>	<b>\$133,417,195 00</b>	<b>\$1,428,399 67</b>
Deduct amount reinsured .....	11,891,153 00	129,148 19
<b>Net amount in force .....</b>	<b>\$121,526,042 00</b>	<b>\$1,299,251 48</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$34,944,976 00	\$427,632 55
More than one and not more than three years to run .....	73,311 141 00	704,017 65
More than three years to run .....	13,269,925 00	167,601 28
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$121,526,042 00</b>	<b>\$1,299,251 48</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 65,000 00
Losses incurred during the year, fire.....	352,932 52
Amount loaned to officers and directors.....	25,000 00
Amount loaned to stockholders not officers.....	12,060 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$8,506,582 00
Less.....	2,108,359 00
Net risks written.....	\$6,398,223 00
Gross premiums received.....	\$107,053 68
Less.....	21,430 18
Net premiums received.....	\$85,623 50
Net losses paid.....	\$32,252 61
Net losses incurred.....	\$30,320 83

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Greenville, Pa. Water Co., 5s.....	\$30,000 00	\$28,500 00
Monongahela River Con. Coal & Coke Co., 6s.....	11,000 00	11,300 00
Palatine school, Fairmont, W. Va., 4½s.....	19,097 50	19,000 00
Youngstown & Sharon Ry. & Light Co., 5s.....	20,000 00	19,800 00
Ft. Wayne & Wabash Valley Traction Co., 5s.....	19,000 00	16,400 00
Indiana, Columbus & Eastern Traction Co., 5s.....	9,850 00	8,200 00
Pittsburgh & Butler Street Ry. Co., 5s.....	10,000 00	9,000 00
Glassport, Pa., school district, 5s.....	50,000 00	50,000 00
Pittsburg-Buffalo Co., 5s.....	9,975 00	10,000 00
New Brighton, Pa., school dist., 5s.....	16,000 00	16,000 00
Mt. Pleasant Coke Co., Greensburg, Pa., 6s.....	10,000 00	10,000 00
Keystone Coal & Coke Co., Greensburg, Pa., 6s.....	29,850 00	30,000 00
Braddock National Bank.....	8,288 00	53,650 00
Bessemer Trust Co. of Braddock Pa.....	9,200 00	11,040 00
Western Adjustment & Inspection Co., Chicago.....	200 00	200 00
Totals.....	\$252,200 50	\$293,090 00

## ALLIANCE INSURANCE COMPANY OF PHILADELPHIA.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 232 Walnut street, Philadelphia, Pa.; incorporated Dec. 5, 1904; commenced business in Illinois Jan. 4, 1905.]

EUGENE L. ELLISON, President.

HENRY W. FARNUM, Secretary.

WM. LYMAN, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$500,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$1,499,103 71

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$819,887 25	\$349,544 78	
Deduct gross amount paid for—			
Reinsur., fire, \$ 84,189 11; mar. and inl. \$46,916 24			
Ret. prem., fire, 129,663 35; mar. and inl. 41,642 50	213,852 46	88,558 74	
Total premiums (other than perpetuals) .....	\$606,034 79	\$260,986 04	\$867,020 83
Deposit premiums on perpetual risks .....			1,778 00
Interest on bonds .....		\$53,145 28	
Interest from other sources .....		1,764 37	
Total interest .....			54,909 65
Perpetual premiums earned and transfer fees .....			50 00
Profit on sale or maturity of ledger assets .....			2,825 00
Total income .....			<u>\$926,583 48</u>
Total .....			<u>\$2,425,687 19</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$347,074 85	\$174,584 77	
Deduct amount received for—			
Salvage, fire, \$ 3,931 36; mar. and inl., \$ 7,185 54.			
Reinsur., fire, 48,599 33; mar. and inl., 30,174 89.	52,530 69	37,360 43	
Net amount paid for losses .....	\$294,544 16	\$137,224 34	\$431,768 50
Expenses of adjustment, settlement of losses .....			3,335 16
Commissions or brokerage .....			204,651 20
Allowances to local agencies for miscellaneous agency expenses .....			7,367 34
Salaries and expenses of special and general agents .....			7,989 23
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....			17,147 91
Rents .....			3,239 21
Advertising, printing and stationery .....			6,021 30
Postage, telegrams, telephone and express .....			3,333 86
Legal expenses .....			652 40
Maps, including corrections .....			1,225 18
Underwriters' boards and tariff associations .....			5,671 63
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....			1,287 77
Inspections and surveys .....			637 10
State taxes on premiums .....			10,320 73
Insurance department licenses and fees .....			3,626 70
All other licenses, fees and taxes .....			1,995 00
Miscellaneous home office expenses .....			2,384 71
Deposit premiums returned .....			187 50
Interest and dividends to stockholders .....			30,000 00
Interest paid to scripholders .....			11,060 81
Total disbursements .....			<u>\$754,703 24</u>
Balance .....			<u>\$1,670,983 95</u>

## LEDGER ASSETS.

Book value of bonds (Schedule A) .....	\$1,424,290 00
Cash in office .....	237 84
Deposits in trust companies and banks on interest .....	112,338 84
Agent's balances, representing business written subsequent to October 1, last .....	131,597 91
Agent's balances, representing business written prior to October 1, last .....	1,623 20
Bills receivable, taken for marine and inland risks .....	896 16
Total ledger assets .....	<u>\$1,670,983 95</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	9,272 90
Gross assets .....	<u>\$1,680,256 85</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 1,623 20
Book values of ledger assets over market value, viz: Bonds .....	47,880 00
Total .....	49,503 20
Total admitted assets .....	<u>\$1,630,753 65</u>

## LIABILITIES.

Losses adjusted and unpaid, due.....	\$ 5,933 00	
Losses in process of adjustment, or in suspense.....	100,584 00	
Losses resisted.....	9,100 00	
Total claims for losses.....	\$115,587 00	
Deduct reinsurance.....	9,742 00	
Net amount of unpaid losses.....		\$105,845 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$223,903 35	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	210,654 09	
Unearned premiums at 50 per cent on inland navigation risks.....	58,268 43	
Unearned premiums 50 per cent on marine risks.....	55,738 75	
Total unearned premiums as computed above.....		548,564 62
Amount reclaimable by the insured on perpetual fire insurance policies.....		9,948 69
State, county and municipal taxes due or accrued.....		6,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		12,750 00
Reinsurance premiums.....		2,163 75
Total liabilities, except capital stock.....		\$685,272 06
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	445,481 59	
Surplus to policy holders.....		945,481 59
Total.....		\$1,630,753 65

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$68,523,309 00	\$877,955 91	\$ 4,460,995 00	\$149,171 71
Written during the year.....	65,548,734 00	819,887 25	38,105,329 00	349,544 78
Totals.....	\$134,072,043 00	\$1,697,843 16	\$42,575,324 00	\$498,716 49
Expired and terminated.....	57,366,026 00	748,188 19	35,702,201 00	270,702 12
In force at end of the year.....	\$76,706,017 00	\$949,654 97		
Deduct amount reinsured.....	7,143,059 00	94,497 56		
Net amount in force.....	\$69,562,958 00	\$855,157 41	\$6,873,123 00	\$228,014 37

Perpetual risks not included above, \$349,900.00; premiums on same, \$11,054.10.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$34,484,631 00	\$447,806 70
More than one and not more than three years to run.....	25,880,177 00	280,664 03
More than three years to run.....	9,198,150 00	126,686 68
Net amount in force Dec. 31, 1909.....	\$69,562,958 00	\$855,157 41

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire, \$306,726.16; marine and inland, \$156,659.34.....	483,385 50
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written.....	\$2,659,991 00	\$1,976,226 00
Less.....	792,500 00	967,357 00
Net risks written.....	\$1,867,491 00	\$1,008,869 00
Gross premiums received.....	\$32,289 81	\$8,289 33
Less.....	6,454 43	4,046 69
Net premiums received.....	\$25,835 38	\$4,242 64
Net losses paid.....	\$16,428 16	\$2,492 47
Net losses incurred.....	\$16,148 16	\$2,242 99

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
Atlanta, Ga., reg., 3½s.....	\$ 10,000 00	\$ 9,200 00
Luzerne county, Pa., coup., 4½s.....	10,460 00	10,000 00
Luzerne county, Pa., coup., 4½s.....	10,490 00	10,000 00
New York, N. Y., reg., 3½s.....	205,250 00	185,000 00
New York, N. Y., corp. stock, gold coup., 4s.....	50,570 00	50,000 00
Philadelphia, Pa., reg., 3½s.....	30,442 50	28,363 50
Philadelphia, Pa., reg., 3½s.....	175,108 25	162,636 50
Baltimore & Ohio R. R., prior lien, gold, reg., 3½s.....	9,200 00	9,300 00
Central Pac. Ry., 1st refund., gold coup., guar. by So. Pac. Co., 4s.....	33,425 00	33,950 00
Gen. Pac. Ry. Through Short Line, 1st, gold coup., guar. by So. Pac. Co., 4s.....	47,125 00	46,000 00
Chesapeake & Ohio Ry., equip. notes, coup., 4s.....	16,622 60	15,810 00
Chesapeake & Ohio Ry., equip. notes, series F, gold coup., 4s.....	32,234 40	30,690 00
Chicago & Eastern Ill., refund and imp. mort., coup., 4s.....	19,100 00	17,100 00
Chicago, Burlington & Quincy R. R., gen., coup., 4s.....	19,325 00	19,800 00
Cleve., Cinn., Chicago & St. Louis Ry., 4 yr. notes, gold coup., 5s.....	24,292 75	25,000 00
Coal River Ry., 1st gold coup., guar. by Chesapeake & Ohio Ry. Co., 4s.....	14,475 00	13,500 00
Consolidated Traction Co. (New Jersey), gold, coup., 5s.....	27,197 50	26,250 00
Erie R. R. (Buffalo & So. West. R. R.), 1st, extend., gold coup., 5s.....	14,812 50	13,950 00
Erie R. R., equip., trust cert., series I, gold coup., 4s.....	23,210 00	23,000 00
Jefferson R. R., 1st ext., gold coup., 5s.....	12,030 00	12,360 00
Lake Shore & Mich. Southern Ry., deb. 25 yr., gold coup., 4s.....	50,062 50	47,500 00
Long Island R. R. Ferry, 1st, gold, coup., 4½s.....	15,225 00	15,000 00
Mobile & Ohio R. R., equip. notes, gold, coup., guar. by American Car & Foundry Co., 5s.....	14,517 00	15,000 00
New York Central & Hudson R. R. R., deb. gold, coup., 4s.....	50,062 50	47,750 00
New York Central & Hudson River R. R., 3 yr., gold notes, coup., 5s.....	19,950 00	20,000 00
Nor. & Western R. R. Div., 1st lien, gen., gold, coup., 4s.....	45,900 00	46,500 00
Nor. & Western Ry. & Pocahontas Coal & Coke Co., 1st, gold, coup., 4s.....	23,906 25	22,500 00
Penna. & No. Western R. R., gen., coup., 5s.....	25,156 25	27,250 00
Penna. R. R., 3 yr., coll. notes, gold, coup., 5s.....	39,650 00	40,000 00
Penna. R. R., conv., gold, coupon, 3½s.....	8,900 00	9,000 00
Public Service corporation, N. J., gen. mort., sink. fund, 50 yr., gold, coup., 5s.....	48,000 00	48,000 00
Reading Co., Jersey Central, coll. trust, gold, coup., 4s.....	49,578 75	48,000 00
Richmond-Wash. Co., coll. trust, series C, gold, coup., guar. by Penna. R. R. co., et al., 4s.....	10,350 00	10,000 00
Rio Grande Western Ry., cons., 1st, gold, coup., 4s.....	22,968 75	21,000 00
So. Pac. R. R., 1st refund., gold, coup., guar. by So. Pac. Co., 4s.....	14,175 00	14,100 00
Term. R. R. Assn. of St. Louis, gen. refund., sink. fund, gold, coup., 4s.....	49,625 00	49,000 00
Wash. Terminal Co., 1st gold coup., guar. by B. & O. Co., et al., 3½s.....	47,837 50	51,150 00
Lehigh & Wilkes Barre Coal Co., mort., bond, coup., 5s.....	14,385 00	14,000 00
Manufacturers' Water Co., 1st sink. fund, gold coup., guar. by Cambria Steel Co., 5s.....	10,162 50	10,000 00
U. S. Steel Corporation, 10-60 yr., sink. fund, gold, coup., 5s.....	78,607 50	78,750 00
Totals.....	<u>\$1,424,290 00</u>	<u>\$1,376,410 00</u>

## AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 70 Park place, Newark, N. J.: incorporated Feb. 20, 1846; commenced business in Illinois July 3, 1873.]

PHILEMON L. HOADLEY, President.

C. WESTON BAILEY, Secretary.

CHAS. E. SHELDON, Attorney in Illinois, at Rockford.

## CAPITAL.

Capital stock paid in cash.....	\$1,000,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$7,717,445 19
Increase of paid up capital during year.....	250,000 00
Surplus paid in by stockholders.....	3,300 00
Extended at.....	<u>\$7,970,745 19</u>

## INCOME.

	Fire and Tornado.	
Gross premiums.....	\$4,589,404 72	
Deduct gross amount paid for—Reinsurance, fire, \$365,800.59; return premiums, fire, \$779,723.88.....	1,145,524 47	
Total premiums.....		\$3,443,880 25
Interest on mortgage loans.....	\$ 71,460 25	
Interest on bonds and dividends on stocks.....	224,928 68	
Interest from other sources.....	4,178 41	
Rents—including company's occupancy of its own buildings.....	22,286 92	
Total interest and rents.....		322,854 26
Agents' balances previously charged off.....		447 84
Profit on sale or maturity of ledger assets.....		500 00
Total income.....		\$3,767,681 85
Total.....		\$11,738,457 04

## DISBURSEMENTS.

	Fire and Tornado.	
Gross amount paid for losses.....	\$1,872,401 79	
Deduct amount received for—Salvage, fire, \$33,312.05; reinsurance, fire, \$166,989.16.....	200,301 21	
Net amount paid for losses.....		\$1,672,100 58
Expenses of adjustment, settlement of losses.....	47,301 23	
Commissions or brokerage.....	840,038 66	
Salaries and expenses of special and general agents.....	93,797 82	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	138,878 07	
Rents—including company's occupancy of its own buildings.....	14,151 46	
Advertising, printing and stationery.....	28,046 67	
Postage, telegrams, telephone and express.....	25,931 91	
Legal expenses.....	548 30	
Furniture and fixtures.....	1,736 70	
Maps, including corrections.....	6,253 33	
Underwriters' boards and tariff associations.....	31,188 80	
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	29,146 40	
Inspections and surveys.....	5,670 61	
Repairs and expenses on real estate.....	1,304 89	
Taxes on real estate.....	6,720 16	
State taxes on premiums.....	51,910 50	
Insurance department licenses and fees.....	16,614 41	
All other licenses, fees and taxes.....	9,181 64	
Other disbursements, viz: Auditing, \$2,966.10; New Jersey state examinations, \$915.58; maintenance of office buildings, including light and heat, \$7,865.21; collecting premium notes, \$4,274.58; miscellaneous expenses at home and department offices, \$6,552.04.....	22,573 15	
Interest and dividends to stockholders.....	149,921 76	
Agents' balances charged off.....	1,688 69	
Loss on sale or maturity of ledger assets.....	2,896 84	
Decrease in book value of ledger assets.....	24,797 67	
Total disbursements.....		\$3,222,400 61
Balance.....		\$8,516,056 43

## LEDGER ASSETS.

Book value of real estate.....	\$ 469,400 00
Mortgage loans on real estate.....	1,550,060 75
Book value of bonds and stocks (Schedule A).....	5,415,615 69
Cash in office.....	808 17
Deposits in trust companies and banks not on interest.....	25,000 00
Deposits in trust companies and banks on interest.....	338,715 43
Agent's balances, representing business written subsequent of October 1, last.....	476,253 08
Agent's balances, representing business written prior to October 1, last.....	1,013 23
Bills receivable taken for fire risks.....	239,190 08
Total ledger assets.....	\$8,516,056 43

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$19,597 06	
Interest accrued on bonds.....	55,313 45	
Interest due on other assets.....	1,100 00	
Rents due on company's property.....	61 18	
<b>Total.....</b>		<b>\$76,071 69</b>
<b>Gross assets.....</b>		<b>\$8,592,128 12</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 1,013 23	
Bills receivable, past due, taken for marine, inland and fire risks.....	31,697 32	
Book values of ledger assets over market value, viz: Bonds and stocks.....	24,090 69	
Special deposits to secure liabilities in Virginia.....	51,500 00	
<b>Total.....</b>		<b>108,301 44</b>
<b>Total admitted assets.....</b>		<b>\$8,483,826 68</b>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$271,017 09	
Losses resisted.....	15,653 97	
<b>Total claims for losses.....</b>	<b>\$286,761 06</b>	
Deduct re-insurance.....	28,810 84	
<b>Net amount of unpaid losses.....</b>		<b>\$ 257,950 22</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 809,758 66	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	3,572,075 15	
<b>Total unearned premiums as computed above.....</b>		<b>4,381,833 81</b>
Cash dividends remaining unpaid, to stockholders, \$50,991.79; to policyholders, \$58.00..	51,049 79	
Salaries, rents, expense bills, accounts, fees etc., due or accrued.....	500 00	
State, county and municipal taxes due or accrued.....	35,000 00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	145,747 36	
Re-insurance premiums.....	8,190 30	
<b>Total.....</b>		<b>\$4,880,271 48</b>
Less liabilities secured by special deposits in Virginia: Losses, \$1,675.00; unearned premiums, \$15,836.20.....		17,511 20
<b>Total liabilities, except capital stock.....</b>		<b>\$4,862,760 28</b>
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,621,066 40	
<b>Surplus to policy holders.....</b>		<b>3,621,066 40</b>
<b>Total.....</b>		<b>\$8,483,826 68</b>
*Special reserve fund held under New Jersey laws.....		<b>\$300,000 00</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$782,798,524 00	\$8,638,418 88
Written during the year.....	439,316,060 00	4,589,404 72
<b>Totals.....</b>	<b>\$1,222,114,584 00</b>	<b>\$13,227,823 60</b>
Expired and terminated.....	383,763,051 00	4,235,641 68
<b>In force at end of the year.....</b>	<b>\$838,351,533 00</b>	<b>\$8,992,181 92</b>
Deduct amount reinsured.....	56,841,761 00	518,099 18
<b>Net amount in force.....</b>	<b>\$781,509,772 00</b>	<b>\$8,474,082 74</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$142,365,801 00	\$1,619,517 31
More than one and not more than three years to run.....	349,847,001 00	3,129,876 44
More than three years to run.....	289,256,970 00	3,724,688 99
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$781,509,772 00</b>	<b>\$8,474,082 74</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000 00
Losses incurred during the year, fire.....	1,684,850 00
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders, not officers.....	99,100 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$86,820,202 00
Less.....	24,588,694 00
Net risks written.....	\$62,231,508 00
Gross premiums received.....	\$982,274 78
Less.....	172,898 58
Net premiums received.....	\$809,376 20
Net losses paid.....	\$456,420 91
Net losses incurred.....	\$438,218 28

\*NOTE—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration and is deposited with the New Jersey Insurance Department and is not available for payment of current ordinary losses. See New Jersey laws, 1908, Chapter 258.

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
District of Columbia, reg., 3½s.....	\$ 33,953 55	\$ 31,500 00
United States, reg. consols. of 1930, 2s.....	30,006 25	30,000 00
Bayonne City, N. J., gold refund, 5s.....	54,512 50	55,000 00
Bayonne City, N. J., high school, 5s.....	83,043 75	82,500 00
Borough of Madison, N. J., road, 4½s.....	11,000 00	11,000 00
Essex County, N. J., gold hospital, 4s.....	100,237 52	101,000 00
Essex County, N. J., gold hospital, 4s.....	102,982 50	101,000 00
Newark, N. J., school, 4s.....	101,900 00	101,000 00
Newark, N. J., temp. loan, 4s.....	50,000 00	50,000 00
Newark, N. J., temp. loan, 4s.....	50,000 00	50,000 00
Central R. R. of N. J., gen. mort., gold, 5s.....	302,493 41	296,250 00
Consolidated Traction Co., N. J., 5s.....	131,777 25	128,100 00
Easton & Amboy R. R., lawful money, 5s.....	231,817 34	232,200 00
Lehigh Valley R. R. Terminal, Jersey City, 1st mort. gold, 5s.....	247,069 12	258,750 00
Midland R. R. Co. of New Jersey, 1st mort. gold, 6s.....	114,975 22	114,000 00
Morris & Essex R. R., 1st mort., 7s.....	44,501 43	44,400 00
Morris & Essex R. R., 1st consol., guar., 7s.....	244,923 60	250,870 00
Newark Passenger Ry., 1st consol. mort. gold, 5s.....	139,831 15	135,000 00
New York & Greenwood Lake R. R., guar. gold, 5s.....	140,084 32	137,550 00
New York, Susquehanna & West. R. R., N. J., Term. 1st mort., 5s.....	164,435 73	161,280 00
North Hudson County R. R., N. J., consol., 5s.....	130,823 60	132,500 00
Trenton Passenger Ry., N. J., consol. 1st mort. gold, 6s.....	2,319 00	2,360 00
Trenton Passenger Ry., N. J., consol. 1st mort. gold, 6s.....	3,525 90	3,540 00
Trenton Passenger Ry., N. J., consol. 1st mort. gold, 6s.....	3,556 56	3,540 00
Trenton Passenger Ry., N. J., consol. 1st mort. gold, 6s.....	4,776 01	4,720 00
Trenton Passenger Ry., N. J., consol. 1st mort. gold, 6s.....	6,006 43	5,900 00
Trenton Passenger Ry., N. J., consol. 1st mort. gold, 6s.....	30,397 83	29,500 00
United New Jersey R. R. & Canal Co., gen., 4s.....	51,794 91	51,000 00
United New Jersey R. R. & Canal Co., gen., 4s.....	104,943 00	102,000 00
West Jersey & Seashore R. R., 1st mort. gold, 3½s.....	14,641 50	13,950 00
West Jersey & Seashore R. R., 1st mort. gold, 4s.....	100,000 00	102,000 00
American Dock & Improvement Co., Jersey City, 5s.....	369,050 78	370,600 00
Long Dock, Jersey City, consol. gold, 6s.....	444,662 27	448,560 00
N. Y., Lake Erie & West. Docks & Improvement Co., N. J., 1st mort. 6s.....	208,239 76	203,840 00
Newark Gas Co., 1st gold, 6s.....	265,506 98	274,560 00
Atchison, Topeka & Santa Fé Ry. Co., pref.....	21,025 00	20,700 00
Chicago, Milwaukee & St. Paul R. R. Co., pref.....	87,687 50	86,000 00
Great Northern Ry. Co., pref.....	29,782 50	28,725 00
Illinois Central R. R. Co.....	30,325 00	29,500 00
Louisville & Nashville R. R. Co.....	14,987 50	15,775 00
Morris & Essex R. R. Co., guar. by Delaware, Lackawanna & Western R. R. Co.....	461,334 64	462,500 00



SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
New York, New Haven & Hartford R. R. Co.....	\$ 15,796 88	\$ 15,800 00
Northern Pacific Ry. Co.....	30,250 00	29,100 00
Pennsylvania R. R. Co.....	30,675 00	30,825 00
Pitts., Cin., Chi. & St. L. Ry. Co., pref.....	22,975 00	23,000 00
United New Jersey R. R. & Canal Co., guar. by Penn. R. R. Co.....	520,827 50	500,000 00
American Telephone & Telegraph Co.....	28,600 00	28,200 00
General Adjustment Bureau of New York.....	400 00	400 00
Underwriters' Salvage Co. of Chicago.....	500 00	500 00
Underwriters' Salvage Co. of New York.....	500 00	500 00
Western Adjustment & Inspection Co. of Chicago.....	100 00	100 00
Totals.....	<u>\$5,415,615 69</u>	<u>\$5,391,525 00</u>

## AMERICAN CENTRAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 816 Olive street, St. Louis, Mo.; incorporated February, 1853; commenced business in Illinois March 31, 1870.]

EDW. T. CAMPBELL, President.

JOHN H. ADAMS, Secretary.

C. M. ROGERS Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$2,000,000 00</u>
Amount of ledger assets December 31 of previous year.....	<u>\$4,978,789 82</u>

## INCOME.

	Fire.	
Gross premiums.....	\$3,678,770 49	
Deduct gross amount paid for—Reinsurance, fire, \$642,571.81; return premiums, fire, \$529,467.23.....	1,172,039 04	
Total premiums.....		\$2,506,731 45
Interest on mortgage loans.....	\$2,100 00	
Interest on collateral loans.....	36,816 87	
Interest on bonds and dividends on stocks.....	202,989 95	
Interest from other sources.....	2,469 76	
Total interest.....		244,376 58
Unclaimed dividends.....		30 00
Profit on sale or maturity of ledger assets.....		15,525 02
Increase in book value of ledger assets.....		73,130 86
Total income.....		<u>\$2,839,793 91</u>
Total.....		<u>\$7,818,583 73</u>

## DISBURSEMENTS

	Fire.
Gross amount paid for losses.....	\$1,545,810 63
Deduct amount received for—Salvage, fire, \$9,064.50; reinsurance, fire, \$332,152.74.....	341,237 24
Net amount paid for losses.....	\$1,204,573 39
Expenses of adjustment settlement of losses.....	15,312 77
Commissions or brokerage.....	454,104 78
Allowances to local agencies for miscellaneous agency expenses.....	74,039 86
Salaries and expenses of special and general agents.....	134,474 00
Salaries, fees, and other charges of officers, directors, trustees, agents and employes....	89,185 44
Rents.....	12,312 49
Advertising, printing and stationery.....	28,559 20
Postage, telegrams, telephone and express.....	25,997 26
Legal expenses.....	3,174 07
Furniture and fixtures.....	1,612 70
Maps, including corrections.....	9,225 89
Underwriters' boards and tariff associations.....	21,971 19
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments	4,778 00
Inspections and surveys.....	17,859 11
State taxes on premiums.....	41,596 91
Insurance department licenses and fees.....	30,712 08
All other licenses, fees and taxes.....	100 00
Interest and dividends to stockholders.....	250,000 00
Loss on sale or maturity of ledger assets.....	306 25
Total disbursements.....	<u>\$2,419,895 39</u>
Balance.....	<u>\$5,398,688 34</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 29,900 00
Loans secured by pledge of bonds, stocks or other collaterals.....	440,000 00
Book value of bonds and stocks (Schedule A).....	4,234,004 12
Cash in office.....	6,044 96
Deposits in trust companies and banks not on interest.....	175,770 27
Agents' balances, representing business written subsequent of October 1, last.....	494,819 00
Agents' balances, representing business written prior to October 1, last.....	18,067 56
Bills receivable taken for fire risks.....	82 43
Total ledger assets.....	<u>\$5,398,688 34</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 393 80
Interest due and accrued on bonds.....	23,372 80
Interest due and accrued on collateral loans.....	875 00
Total.....	<u>24,641 60</u>
Market value of bonds and stocks over book value.....	156,930 13
Gross assets.....	<u>\$5,580,260 07</u>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$18,067 56
Special deposits to secure liabilities in Manitoba and Virginia.....	60,500 00
Total.....	<u>78,567 56</u>
Total admitted assets.....	<u>\$5,501,692 51</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 46,554 47	
Losses in process of adjustment or in suspense .....	233,996 51	
Losses resisted .....	17,199 21	
Total claims for losses .....	\$297,750 19	
Deduct reinsurance .....	89,317 74	
Net amount of unpaid losses .....		\$ 208,432 45
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$ 760,062 99	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	1,484,865 22	
Total unearned premiums as computed above .....		2,244,928 21
Cash dividends remaining unpaid to stockholders .....		770 98
Salaries, rents, expense bills, accounts, fees, etc., due or accrued .....		2,708 60
State, county and municipal taxes due or accrued .....		25,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....		76,932 98
Total .....		\$2,558,773 22
Less liabilities secured by special deposits in Manitoba and Virginia: Losses, \$2,628 32; unearned premiums, \$21,188 25 .....		23,816 57
Total liabilities, except capital stock .....		\$2,534,956 65
Cash capital .....	\$2,000,000 00	
Surplus over all liabilities .....	966,735 86	
Surplus to policyholders .....		\$2,966,735 86
Total .....		\$5,501,692 51

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$409,963,502 00	\$4,795,601 28
Written during the year .....	296,889,657 00	3,678,770 49
Totals .....	\$706,853,159 00	\$8,474,371 77
Expired and terminated .....	261,455,104 00	3,328,425 14
In force at end of the year .....	\$445,398,055 00	\$5,145,946 63
Deduct amount reinsured .....	65,355,574 00	836,475 89
Net amount in force .....	\$380,042,481 00	\$4,309,470 74

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$111,937,094 00	\$1,520,125 98
More than one and not more than three years to run .....	187,452,158 00	1,884,094 95
More than three years to run .....	80,653,229 00	905,249 81
Net amount in force Dec. 31, 1909 .....	\$380,042,481 00	\$4,309,470 74

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 50,000 00
Losses incurred during the year, fire .....	1,274,192 61
Amount loaned to officers and directors .....	440,000 00
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$15,779,572 00	\$943,865 00
Less .....	4,428,580 00	
Net risks written .....	\$11,350,992 00	\$943,865 00
Gross premiums received .....	\$198,953 02	\$4,832 19
Less .....	47,383 05	
Net premiums received .....	\$151,569 97	\$4,832 19
Net losses paid .....	\$72,401 42	\$491 18
Net losses incurred .....	\$72,068 20	\$545 43

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Dona Ana County, N. M., fund., 6s.....	\$ 10,000 00	\$ 10,000 00
Fort Worth, Tex., refund., 4s.....	8,775 00	8,730 00
Georgia, reg., 4s.....	11,725 00	10,500 00
Newberry, S. C. school district, 4½s.....	10,375 00	10,375 00
New York City, N. Y., reg., 4s.....	200,500 00	200,000 00
Pierce City, Mo., fund., 5s.....	14,000 00	14,420 00
Portland, Ore., refund., 4s.....	53,000 00	50,000 00
Richmond, Va., imp., 4s.....	50,825 00	50,500 00
Winnipeg, Manitoba, 4s.....	9,875 00	10,000 00
Atchison, Topeka & Santa Fe, 100 yr. adj. stamped, 4s.....	45,937 50	47,000 00
B. & O., Pitts., Lake Erie & W. Va., system, refund., 4s.....	47,750 00	46,500 00
Boston & Maine, 4½s.....	52,375 00	52,500 00
Canadian North. Equip., 1st mort., series R 1906, 4½s.....	22,532 50	24,250 00
Central of Georgia, consol. mort., 5s.....	55,687 50	54,500 00
Central Pacific, 1st refund., 4s.....	24,250 00	24,250 00
Chesapeake & Ohio, gen. mort., 4½s.....	53,343 75	51,500 00
Chesapeake & Ohio, gen. fund. and imp., 5s.....	50,468 75	52,500 00
Chicago, Burlington & Quincy, 4s.....	12,870 00	13,000 00
Chicago City, 1st mort., 5s.....	47,810 00	52,000 00
Chicago, Milwaukee & St. Paul, deb., 4s.....	47,625 00	47,000 00
Chicago, Rock Island & Pacific, 1st and refund., 4s.....	22,025 00	22,750 00
Clev., Cin., Chi. & St. L., gold notes, 6s.....	24,562 50	25,250 00
Columbia & St. Louis, 1st mort., 4s.....	28,000 00	29,440 00
East St. Louis & Suburban Co., N. J., coll. trust, 5s.....	47,250 00	50,000 00
Florida East Coast notes, 6s.....	9,900 00	10,100 00
Fort Worth & Denver City, 1st mort., 6s.....	57,556 25	56,500 00
Fort Worth & Rio Grande, 1st mort., 4s.....	23,025 00	21,500 00
Houston Belt & Term., 1st mort., guar. sink. fund., 5s.....	24,875 00	25,000 00
Illinois Central, 1st and refund., 4s.....	24,937 50	24,750 00
Illinois Central, St. Louis, div. and term., 3s.....	8,800 00	7,800 00
Kanawha & Michigan, 2d mort., 5s.....	24,000 00	24,000 00
Kansas City, Ft. Scott & Memphis, refund., 4s.....	86,625 00	83,000 00
Kansas City Ry. & Light Co., 1st lien refund., 5s.....	24,250 00	24,000 00
Kansas City Southern, 1st mort., 3s.....	17,875 00	18,250 00
Lake Shore & Michigan Southern, deb., 4s.....	23,812 50	24,000 00
Lake Shore & Michigan Southern, deb., 4s.....	22,156 25	23,750 00
Little Rock & Hot Springs Western, 1st mort., 4s.....	23,718 25	22,000 00
Missouri, Kansas & Texas, 1st and refund., 4s.....	62,000 00	63,750 00
Missouri Pacific, gold loan, 1905, 4s.....	47,640 62	41,000 00
New York Central lines, equip. trust, 1907, 5s.....	49,000 00	51,500 00
New York Central lines, equip. trust, 1907, 5s.....	24,500 00	26,000 00
Norfolk & Western Div., 1st lien and G. M., 4s.....	21,781 25	23,250 00
Norfolk & Western, convert., 4s.....	25,125 00	25,500 00
Northern Pacific-Great Northern Joint, C., B. & Q., coll., 4s.....	48,437 50	48,500 00
Rock Island-Frisco Term., 1st mort., 5s.....	55,550 00	55,000 00
St. Clair, Madison & St. Louis Belt, 4s.....	30,430 00	32,690 00
St. Louis, Iron Mountain & Southern, refund. and unif., 4s.....	47,812 50	43,000 00
St. Louis, Iron Mountain & Southern, gen. consol. mort., 5s.....	26,875 00	27,500 00
St. Louis, Iron Mountain & Southern, 1sts, River and Gulf, 4s.....	43,500 00	44,000 00
St. Louis Merchants' Bridge Co., 6s.....	85,950 00	93,500 00
St. Louis & San Francisco, refund., 4s.....	62,037 65	56,950 00
St. Louis & San Francisco, gen. lien, 6s.....	53,296 00	53,400 00
St. Louis & San Francisco, equip. coup. notes, 5s.....	25,125 00	25,250 00
St. Louis Southwestern, 1st consol. mort., 4s.....	39,905 92	40,000 00
St. Louis & Suburban, gen. mort., 5s.....	49,250 00	45,000 00
Southern Gold Notes, 5s.....	24,312 50	25,000 00
Southern Pacific, 1st refund. mort., 4s.....	23,843 75	23,750 00
Tennessee Central, gen. mort., 5s.....	123,063 87	163,100 00
Tidewater Co., 1st lien gold notes, guar., 6s.....	49,250 00	51,000 00
Union Depot, 1st mort., 6s.....	109,937 50	111,000 00
Union Pacific, convert., 4s.....	22,437 50	29,250 00
United Rys. Co., 1st gen. mort., 4s.....	48,261 25	45,100 00
Commonwealth-Edison Co., 1st mort., 5s.....	25,875 00	25,750 00
Cumberland Coal & Coke Co., Jersey City, N. J., prior lien, 6s.....	18,000 00	10,000 00
Frisco Annex Realty Co., 1st mort., 5s.....	55,000 00	55,000 00
Kinlock Long Distance Telephone Co., 1st mort., 5s.....	47,285 00	44,100 00
Laclede Gas Light Co., 1st mort., 5s.....	70,137 45	77,250 00
Lincoln R. E. & Building Co., 6s.....	79,146 69	78,750 00
Missouri Elec. Light & Power Co., 2d mort., 6s.....	98,640 00	97,690 00
Pacific Telephone & Tel. Co., 1st mort., 5s.....	47,968 75	50,000 00
Peoples Gas Light & Coke Co., Chicago, refund. mort., 5s.....	25,875 00	25,750 00
Pontiac Building Co., 1st mort., 5s.....	48,000 00	46,000 00
Simmons Warehouse Co., 1st mort., 5s.....	40,275 00	40,000 00
Wright Building Co., St. Louis, 5s.....	93,500 00	97,000 00
Pennsylvania R. R. Co.....	54,543 75	57,028 25
United Rys. Co., pref., St. Louis.....	24,275 00	21,000 00
Boatmen's Bank, St. Louis.....	11,800 00	22,900 00

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
Mechanics-American National Bank, St. Louis.....	\$ 21,109 81	\$ 20,196 00
National Bank of Commerce, St. Louis.....	709,395 11	819,840 00
St. Louis Union Trust Co., St. Louis.....	75,675 00	80,600 00
Third National Bank, St. Louis.....	76,250 00	80,750 00
General Adjustment Bureau, New York.....	100 00	100 00
Hargadine-McKittrick Dry Goods Co., St. Louis.....	60,000 00	45,000 00
Laclede Gas Light Co., pref., St. Louis.....	3,282 00	5,472 00
St. Louis Coliseum Co., St. Louis.....	500 00	500 00
Southern Adjustment Bureau, Atlanta, Ga.....	100 00	100 00
Underwriters' Salvage Co., Chicago.....	500 00	375 00
Union Sand & Material Co., St. Louis.....	23,800 00	24,000 00
Western Adjustment & Inspection Co., Chicago.....	125 00	100 00
Totals.....	<u>\$4,234,004 12</u>	<u>\$4,390,934 25</u>

## THE AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1215-1216 Mercantile Library Bldg., Cincinnati, O.; incorporated February, 1906; commenced business in Illinois February 15, 1907.]

CHAS. H. AVERY, President.

FRANK H. FREERICKS, Secretary.

CHAS. H. AVERY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>	
Amount of ledger assets December 31 of previous year.....	\$179,305 65	
Increase of paid up capital during the year.....	50,000 00	
Surplus paid in by stockholders.....	<u>25,000 00</u>	
Extended at.....		<u>\$254,305 65</u>

## INCOME.

	Fire.	
Gross premiums.....	\$47,720 30	
Deduct gross amount paid for return premiums, fire.....	<u>963 26</u>	
Total premiums.....		\$46,757 04
Interest on bonds.....	\$7,748 40	
Interest from other sources.....	112 79	
Rents.....	<u>180 00</u>	
Total interest and rents.....		8,041 19
From other sources, viz: Profit and loss, \$15.16; stock transfer fees, \$5.75.....		20 91
Increase in book value of ledger assets.....		<u>46 40</u>
Total income.....		<u>\$54,865 54</u>
Total.....		<u>\$309,171 19</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$11,885 71
Deduct amount received for salvage, fire.....	12 40
Net amount paid for losses.....	\$11,873 31
Expenses of adjustment, settlement of losses.....	32 181
Commissions or brokerage.....	4,779 72
Salaries and expenses of special and general agents.....	412 59
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	7,303 78
Rents—including company's occupancy of its own buildings.....	480 00
Advertising, printing and stationery.....	2,543 06
Postage, telegrams, telephone and express.....	862 10
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	91 91
State taxes on premiums.....	721 72
Insurance department licenses and fees.....	1,314 35
All other licenses, fees and taxes.....	158 12
All other disbursements, viz: Officers bonds, \$40.50; general expenses, \$629.86; expense incident to increase of capital stock, \$3,327.75.....	3,998 11
Decrease in book value of ledger assets.....	732 05
Total disbursements.....	\$35,627 57
Balance.....	\$273,543 62

## LEDGER ASSETS.

Book value of bonds (Schedule A).....	\$252,825 38
Cash in office.....	555 22
Deposits in trust companies and banks not on interest.....	3,108 37
Deposits in trust companies and banks on interest.....	10,500 00
Agents' balances, representing business written subsequent of October 1, last.....	6,354 65
Agents' balances, representing business written prior to October 1, last.....	100 00
Other ledger assets, viz: Office expense fund.....	100 00
Total ledger assets.....	\$273,543 62

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,953 30
Interest due and accrued on other assets.....	104 28
Total.....	4,057 58
Gross assets.....	\$277,601 20

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to October 1, last..	\$ 100 00
Special deposits to secure liabilities in Georgia and So. Carolina.....	20,000 00
Total.....	20,100 00
Total admitted assets.....	\$257,501 20

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$ 1,019 78
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$22,986 05
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,139 13
Total unearned premiums as computed above.....	24,125 18
Salaries, rents, expenses bills, accounts, fees, etc., due or accrued.....	424 99
State, county and municipal taxes due or accrued.....	765 36
Commissions, brokerage and other charges due or to become due to agents and brokers.....	790 16
Total.....	\$27,125 45
Less liabilities secured by special deposits in Georgia and So. Carolina, unearned premiums.....	508 66
Total liabilities, except capital stock.....	\$26,616 79
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	30,884 41
Surplus to policy holders.....	230,884 41
Total.....	\$257,501 20

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$2,864,724 00	\$35,747 04
Written during the year.....	4,086,912 00	47,720 30
<b>Totals.....</b>	<b>\$6,951,636 00</b>	<b>83,467 34</b>
Expired and terminated.....	2,881,434 00	35,545 85
<b>Net amount in force.....</b>	<b>\$4,070,202 00</b>	<b>\$47,921 49</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums
In force, having from date of policy not more than one year to run.....	\$3,975,902 00	\$45,972 10
More than one and not more than three years to run.....	84,500 00	1,665 46
More than three years to run.....	9,800 00	283 93
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$4,070,202 00</b>	<b>\$47,921 49</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 3,000 00
Losses incurred during the year, fire.....	12,893 07
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$762,075 00
Less.....	35,500 00
<b>Net risks written.....</b>	<b>\$726,575 00</b>
Gross premiums received.....	\$7,550 50
Less.....	193,75
<b>Net premiums received.....</b>	<b>\$7,356 75</b>
Net losses paid.....	\$1,561 25
Net losses incurred.....	\$1,561 25

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Cambridge, O., waterworks, 4½s.....		\$ 1,009 00	\$ 1,010 10
Cambridge, O., sts. and sew., 4½s.....		11,287 55	11,363 16
Chardon, O., school, 4½s.....		6,346 26	6,420 00
Cleveland, O., elev. railway, 4s.....		1,000 00	1,010 00
Cleveland, O., sewer, reg., 5s.....		11,092 75	11,185 00
Cleveland, O., interceptg. sewer, 4½s.....		10,319 24	10,500 00
Columbus, O., school, 3½s.....		29,656 25	28,935 00
Columbus, O., str. imp., 4s.....		2,000 00	2,020 00
Connsant, O., str. imp., 4½s.....		20,452 36	20,669 00
Cuyahoga Co., O., imp., 4½s.....		28,714 41	28,882 15
Cuyahoga Falls, O., El., 5s.....		7,524 56	7,632 80
Evanston, Cincinnati, O., sidewalk, 6s.....		2,326 52	2,392 60
Hamilton, O., waterworks, 4s.....		10,253 10	10,249 00
Lorain, O., paving, 4½s.....		2,039 29	2,040 00
Madisonville, O., Elec. Light, 5s.....		2,798 08	2,801 75
Mahoning Co., O., C. H. and jail site, 4½s.....		1,016 88	1,010 00
Manchester, O., Elec. Light, 5s.....		4,611 94	4,690 40
Newark, O., str. imp., 4½s.....		10,319 37	10,340 00
Norwood, O., Hazel ave., 4½s.....		1,473 24	1,477 38
Norwood, O., Feldman, 4½s.....		4,569 51	4,580 47
Norwood, O., Marsh, 4½s.....		1,086 87	1,085 87
Pique, O., refund., 3½s.....		19,765 15	19,200 00
Scio, O., imp., 4½s.....		7,961 02	8,007 75
Tiffin, O., refund., 4s.....		25,271 74	25,285 00
U. S. Government, reg., 3s.....		10,188 84	10,200 00
Vermilion, O., waterworks, 5s.....		9,636 85	9,846 00
Wapakoneta, O., waterworks, 5s.....		507 86	515 00
Wauseon, O., school, 4½s.....		4,107 44	4,117 60
West Milton, O., school, 4½s.....		5,488 30	5,539 50
<b>Totals.....</b>		<b>\$252,825 38</b>	<b>\$253,005 83</b>

# ASSURANCE COMPANY OF AMERICA.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 45 Williams street, New York, N. Y.; incorporated Feb. 25, 1897; commenced business in Illinois March 22, 1897.]

R. BLEECKER RATHBONE, President.

CHARLES S. CONKLIN, Secretary.

SECOR CUNNINGHAM, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$200,000 00	
Amount of ledger assets December 31 of previous year .....		\$451,663 04

## INCOME.

	Fire.	
Gross premiums.....	\$215,758 81	
Deduct gross amount paid for—Reinsurance, fire, \$93,888.73; return premiums, fire, \$32,263.90 .....	126,152 63	
Total premiums.....		\$89,606 18
Interest on bonds .....	\$12,176 98	
Interest from other sources .....	689 86	
Total interest .....		12,866 84
Profit on sale or maturity of ledger assets.....		31 25
Total income.....		\$102,504 27
Total.....		\$554,167 31

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$117,274 32	
Deduct amount received for—Salvage, fire \$87,261; reinsurance, fire, \$54,333.26 .....	55,205 87	
Net amount paid for losses.....		\$62,068 45
Expenses of adjustment, settlement of losses.....		1,138 93
Commissions or brokerage .....		9,353 84
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		7,819 00
Rents .....		786 28
Advertising, printing and stationery .....		92 80
Postage, telegrams, telephone and express .....		206 26
Maps, including corrections.....		78 33
Underwriters' boards and tariff associations .....		277 79
Fire department, fire patrol and salvage corps assessments fees, taxes and assessments .....		864 53
State taxes on premiums .....		1,326 39
Insurance department licenses and fees.....		184 00
Other disbursements, viz: Interest on borrowed money, \$3,616.66; general expense, \$899 41; borrowed money repaid, \$10,000.00.....		14,516 07
Agents' balances charged off .....		325 85
Loss on sale or maturity of ledger assets .....		87 50
Total disbursements.....		\$99,126 02
Balance .....		\$455,041 29

## LEDGER ASSETS.

Book value of bonds (Schedule A).....	\$427,470 00
Deposits in trust companies and banks on interest.....	6,154 20
Agents' balances, representing business written subsequent of October 1, last .....	16,420 23
Agents' balances, representing business written prior to October 1, last .....	4,996 86
Total ledger assets.....	\$455,041 29



## NON-LEDGER ASSETS.

Interest accrued on bonds.....	3,240 52
Gross assets.....	<u>\$458,281 81</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last	\$ 4,996 86
Book value of ledger assets over market value, viz: Bonds.....	49,995 00
Total.....	<u>54,991 86</u>
Total admitted assets.....	<u><u>\$403,289 95</u></u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$19,243 00	
Losses resisted.....	9,399 00	
Total claims for losses.....	<u>\$28,632 00</u>	
Deduct reinsurance.....	11,304 00	
Net amount of unpaid losses.....		\$17,328 00
Unearned premiums at 50 per cent on fire risks running one year or less	\$38,598 87	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	2,885 70	
Total unearned premiums as computed above.....		41,484 57
Interest due or accrued, remaining unpaid.....		400 00
State, county and municipal taxes due or accrued.....		2,029 38
Commissions, brokerage and other charges due or to become due to agents and brokers		2,247 47
Due and to become due for borrowed money.....		<u>40,000 00</u>
Total liabilities, except capital stock.....		\$103,498 42
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	99,800 53	
Surplus to policy holders.....		<u>\$299,800 53</u>
Total.....		<u><u>\$403,289 95</u></u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$10,303,948 00	\$140,402 28
Written during the year.....	19,897,725 00	215,758 81
Totals.....	<u>\$30,201,673 00</u>	<u>\$356,161 09</u>
Expired and terminated.....	16,046,217 00	197,947 74
In force at end of the year.....	<u>\$14,155,456 00</u>	<u>\$158,213 35</u>
Deduct amount reinsured.....	6,926,370 90	77,562 77
Net amount in force.....	<u><u>\$7,229,086 00</u></u>	<u><u>\$80,660 56</u></u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run....	\$7,077,366 00	\$77,197 74
More than one and not more than three years to run.....	151,720 00	3,462 84
Net amount in force Dec. 31, 1909.....	<u><u>\$7,229,086 00</u></u>	<u><u>\$80,660 58</u></u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$25,000 00
Losses incurred during the year, fire.....	56,820 45
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders, not officers.....	<u>Nothing</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,506,432 00
Less.....	1,026,097 00
Net risks written.....	<u>\$480,335 00</u>
Gross premiums received.....	\$16,440 93
Less.....	10,549 68
Net premiums received.....	<u>\$5,891 25</u>
Net losses paid.....	<u>\$328 65</u>
Net losses incurred.....	<u>\$294 65</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
N. Y. C., reg., 3s.....		\$101,250 00	\$89,000 00
N. Y. C., reg., 3s.....		110,400 00	94,500 00
N. Y. C., reg., 3s.....		25,437 50	23,625 00
N. Y. C., reg., 3s.....		55,437 50	48,250 00
N. Y. C., rev., 3s.....		30,000 00	30,000 00
Chicago & Alton R. R. Co., 3s.....		16,182 50	15,700 00
Lake Shore & M. S. R. R. Co., 4s.....		19,750 00	19,000 00
Met. St. Ry. Co., 4s.....		18,450 00	12,600 00
Richmond & D. R. R. Co., 5s.....		11,100 00	10,000 00
St. L. I. Mt. & S. Ry. Co., 4s.....		19,182 50	17,600 00
Scioto V. & N. E. R. R. Co., 4s.....		20,300 00	19,200 00
Totals.....		<u>\$427,470 00</u>	<u>\$377,475 00</u>

## ATLAS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Observatory building, Des Moines, Ia.; incorporated June 23, 1892; commenced business in Illinois Aug. 20, 1909.]

WM. WILKINSON, President.

T. H. NELSON, Secretary.

CHAS. H. TURNER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$230,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$229,403 48
Increase of paid up capital during year.....	130,000 00
Surplus paid in by stockholders.....	29,798 40
Extended at.....	<u>\$389,201 88</u>

## INCOME.

	Fire.
Gross premiums.....	\$208,831 87
Deduct gross amount paid for—Reinsurance, fire, \$23,267.08; return premiums, fire, \$43,119.09.....	66,386 17
Total premiums.....	142,445 70
Interest on mortgage loans.....	\$ 7,111 40
Interest from other sources.....	1,543 73
Rents.....	11,666 62
Total interest and rents.....	20,321 75
Total income.....	<u>\$162,767 45</u>
Total.....	<u>\$551,969 33</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$31,484 21
Deduct amount received for—Salvage and refund, fire, \$228.94; reinsurance, fire, \$8,896.62.....	8,985 56
Net amount paid for losses.....	\$72,408 65
Expenses of adjustment, settlement of losses.....	797 48
Commissions or brokerage.....	37,886 65
Salaries and expenses of special and general agents.....	16,203 93
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	14,783 08
Rents—including company's occupancy of its own buildings.....	1,282 50
Advertising, printing and stationery.....	2,759 60
Postage, telegrams, telephone and express.....	1,980 96
Postage, telegrams, telephone and express.....	1,980 90
Legal expenses.....	717 93
Inspections and surveys.....	108 33
Repairs and expenses on real estate.....	1,102 62
State taxes on premiums.....	467 69
Insurance department licenses and fees.....	1,956 40
All other licenses, fees and taxes.....	2,978 60
Other disbursements, viz: Discount on bills receivable, \$660.68; insurance on company's \$562.82; to lease of company's building, \$2,333.31; interest on mortgages payable, \$3,700.00; interest, (sundry items), \$662.82.....	10,185 45
Total disbursements.....	\$165,709 82
Balance.....	\$386,259 51

## LEDGER ASSETS.

Book value of real estate.....	\$152,510 00
Mortgage loans on real estate.....	134,851 65
Book value of stocks (Schedule A).....	429 62
Cash in office.....	5,610 96
Deposits in trust companies and banks on interest.....	57,669 01
Agent's balances, representing business written subsequent of October 1, last.....	28,286 51
Agent's balances, representing business written prior to October 1, last.....	1,423 65
Bills receivable taken for fire risks.....	1,769 16
Other ledger assets, viz: Unsecured note, \$256.46; furniture and fixtures, \$2,453.17; maps, \$982.40; due from reinsurance companies, \$6.02.....	3,698 05
Total ledger assets.....	\$386,259 51

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,548 76
Interest accrued on other assets.....	119 41
Rents accrued on company's property.....	666 66
Total.....	3,334 83
Market value of real estate over book value.....	50,000 00
Return premiums due from other companies.....	1,101 06
Gross assets.....	\$440,895 40

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and maps.....	\$3,435 57
Agent's balances, representing business written prior to October 1, last.....	1,423 65
Bills receivable, past due, taken for marine, inland and fire risks.....	529 10
Loans on personal security.....	256 46
Stock in Billingsley and McConnell, Inc.....	384 62
Total.....	6,029 40
Total admitted assets.....	\$434,866 00

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 2,111 58	
Losses in process of adjustment, or in suspense.....	14,156 45	
Losses resisted.....	800 00	
Total claims for losses.....	\$17,068 03	
Deduct reinsurance.....	1,103 47	
Net amount of unpaid losses.....		\$ 15,964 56
Unearned premiums at 50 per cent on fire risks running one year or less.....	48,336 64	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	81,895 62	
Total unearned premiums as computed above.....		130,232 26
Interest due or accrued, remaining unpaid.....		375 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		1,114 80
Total liabilities, except capital stock.....		\$147,686 62
Cash capital.....	\$230,000 00	
Surplus over all liabilities.....	56,979 38	
Surplus to policy holders.....		286,979 38
Total.....		\$434,666 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$12,446,002 96	\$204,760 20
Written during the year.....	14,504,990 35	208,831 87
Totals.....	\$26,950,993 31	\$413,592 07
Expired and terminated.....	9,079,872 87	147,878 36
In force at end of the year.....	\$17,871,120 44	\$265,713 71
Deduct amount reinsured.....	1,675,315 51	24,327 68
Net amount in force.....	\$16,195,804 93	\$241,386 03

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$7,009,001 57	\$96,673 28
More than one and not more than three years to run.....	4,941,446 71	56,848 01
More than three years to run.....	5,920,672 16	87,864 74
Net amount in force Dec. 31, 1909.....	\$17,871,120 44	\$241,386 03

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$10,000 00
Losses incurred during the year, fire.....	Nothing
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLIN&amp;IS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$350,300 00	\$7,000 00
Less.....	48,226 59	
Net risks written.....	\$302,073 41	\$7,000 00
Gross premiums received.....	\$5,147 68	\$44 69
Less.....	669 61	
Net premiums received.....	\$4,448 07	\$44 69
Net losses paid.....	\$23 54	
Net losses incurred.....	\$423 54	

## SCHEDULE A.

Description.	Stocks.	Book value.	Market value.
Mutual Telephone Co.....		\$ 45 00	\$ 45 00
Billingsby & McConnell, Inc.....		384 62	384 62
Totals.....		<u>\$429 62</u>	<u>\$429 62</u>

## AUSTIN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Highland Park, Dallas, Texas; incorporated June 21, 1902; commenced business in Illinois Oct. 17, 1908.]

GEO. W. JALONICK, President.

A. F. PILLET, Secretary

GEO. S. HASKELL, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....	\$474,239 52	
Surplus paid in by stockholders.....	329 75	
Extended at.....		<u>\$474,569 27</u>

## INCOME.

	Fire.	
Gross premiums.....	\$335,292 35	
Deduct gross amount paid for—Reinsurance, fire, \$43,919.01; return premiums, fire, \$69,268 22.....	113,187 23	
Total premiums.....		\$222,105 12
Interest on mortgage loans.....	\$34,236 67	
Interest from other sources.....	26 84	
Total interest.....		34,263 51
Increase in book value of ledger assets.....		1,464 85
Total income.....		<u>\$257,833 48</u>
Total.....		<u>\$732,402 75</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$164,585 70
Deduct amount received for—Salvage, fire, \$2,393.86; reinsurance, fire, \$26,005 29.....	28,399 15
Net amount paid for losses.....	\$136,186 55
Expenses of adjustment, settlement of losses.....	2,383 57
Commissions or brokerage.....	51,578 67
Salaries and expenses of special and general agents.....	8,640 48
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	10,882 29
Rents.....	283 30
Advertising, printing and stationery.....	3,648 23
Postage, telegrams, telephone and express.....	2,706 16
Legal expenses.....	412 37
Furniture and fixtures.....	578 94
Maps, including corrections.....	787 08
Underwriters' boards and tariff associations.....	483 81
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	1,349 41
Inspections and surveys.....	898 55
Repairs and expenses on real estate.....	178 09
State taxes on premiums.....	2,614 14
Insurance department licenses and fees.....	2,459 88
All other licenses, fees and taxes.....	2,558 80
Other disbursements, viz: Office and general expenses, \$1,808.72; balance organization expenses paid with interest, \$1,245.50.....	3,054 22
Interest and dividends to stockholders.....	20,000 00
Agents' balances charged off.....	169 44
Total disbursements.....	<u>\$251,853 93</u>
Balance.....	<u>\$480,548 82</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 14,056 50
Mortgage loans on real estate.....	400,996 33
Cash in office.....	6,273 45
Deposits in trust companies and banks not on interest.....	25,561 43
Deposits in trust companies and banks on interest.....	174 27
Agents' balances, representing business written subsequent of October 1, last.....	28,852 33
Agents' balances, representing business written prior to October 1, last.....	4,327 92
Bills receivable taken for fire risks.....	306 59
Total ledger assets.....	<u>\$480,548 82</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	9,509 41
Other non-ledger assets, viz: Due for reinsurance on losses paid.....	3,482 56
Gross assets.....	<u>\$493,540 79</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$4,327 92
Bills receivable, past due, taken for marine, inland and fire risks.....	306 59
Total.....	<u>4,634 51</u>
Total admitted assets.....	<u>\$488,906 28</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$13,934 64	
Losses in process of adjustment, or in suspense .....	7,415 60	
Losses resisted .....	1,650 00	
Total claims for losses .....	\$23,000 24	
Deduct reinsurance .....	7,253 19	
Net amount of unpaid losses .....		\$ 15,747 05
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$84,977 26	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	74,495 36	
Total unearned premiums as computed above .....		159,472 62
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		1,000 00
State, county and municipal taxes due or accrued .....		2,500 00
All other liabilities, viz: Reserve for contingencies .....		10,000 00
Total liabilities, except capital stock .....		\$188,719 67
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	100,186 61	
Surplus to policy holders .....		300,186 61
Total .....		<u>\$488,906 28</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$20,447,448 00	\$324,075 71
Written during the year .....	22,056,274 00	335,292 35
Totals .....	\$42,503,722 00	\$659,368 06
Expired and terminated .....	20,484,378 00	298,367 43
In force at end of the year .....	\$22,019,344 00	\$361,000 63
Deduct amount reinsured .....	3,987,436 00	56,930 41
Net amount in force .....	<u>\$18,031,908 00</u>	<u>\$304,070 22</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$10,469,831 00	\$169,954 53
More than one and not more than three years to run .....	7,214,407 00	126,735 80
More than three years to run .....	347,670 00	7,379 80
Net amount in force Dec. 31, 1909 .....	<u>\$18,031,908 00</u>	<u>\$304,070 22</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 20,000 00
Losses incurred during the year, fire .....	131,571 97
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	<u>2,400 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$452,965 00
Less .....	207,130 00
Net risks written .....	<u>\$245,835 00</u>
Gross premiums received .....	\$5,390 03
Less .....	1,598 90
Net premiums received .....	<u>\$3,791 13</u>
Net losses paid .....	<u>\$1,243 74</u>
Net losses incurred .....	<u>\$1,243 74</u>

# BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 120-122 West Ohio street, Pittsburgh, Pa.; incorporated Feb. 9, 1866; commenced business in Illinois Feb. 21, 1903.]

SAMUEL McKNIGHT, President.

WM. A. FORD, Secretary.

M. J. NAUGHTEN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$803,614 95

## INCOME.

	Fire.	
Gross premiums.....	\$643,916 70	
Deduct gross amount paid for—Reinsurance, fire, \$49,809.67; return premiums, fire, \$100,000.77.....	149,810 44	
Total premiums.....		\$494,106 26
Interest on mortgage loans.....	\$39,387 40	
Interest from other sources.....	228 04	
Rents.....	586 50	
Total interest and rents.....		40,201 94
Total income.....		534,308 20
Total.....		\$1,337,923 15

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$268,800 02	
Deduct amount received for—Salvage, fire, \$2,052.07; reinsurance, fire, 18,091.27.....	20,143 34	
Net amount paid for losses.....		248,656 68
Expenses of adjustment, settlement of losses.....		3,953 66
Commissions or brokerage.....		140,977 27
Allowances to local agencies for miscellaneous agency expenses.....		8,628 37
Salaries and expenses of special and general agents.....		6,652 46
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		16,415 98
Rents.....		2,050 00
Advertising, printing and stationery.....		6,682 05
Postage, telegrams, telephone and express.....		1,064 09
Furniture and fixtures.....		1,418 27
Maps, including corrections.....		1,337 18
Underwriters' boards and tariff associations.....		1,966 62
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,711 43
Inspections and surveys.....		297 08
Repairs and expenses on real estate.....		260 50
Taxes on real estate.....		797 00
State taxes on premiums.....		4,364 80
Insurance department licenses and fees.....		2,467 20
All other licenses, fees and taxes.....		1,950 49
Other disbursements, viz: Miscellaneous, \$760.12; interest on borrowed money, \$166.60.....		926 72
Interest and dividends to stockholders.....		32,000 00
Agents' balances charged off.....		52 89
Total disbursements.....		\$486,630 60
Balance.....		\$851,292 46



## LEDGER ASSETS.

Book value of real estate .....		\$ 84,106 34
Mortgage loans on real estate .....		664,070 00
Cash in office .....		9,858 34
Deposits in trust companies and banks on interest .....		28,420 88
Agents' balances, representing business written subsequent of October 1, last. ....		62,711 46
Agents' balances, representing business written prior to October 1, last. ....		1,925 44
Deposit with Philadelphia Underwriters Association .....		200 00
Total ledger assets .....		<u>\$851,292 46</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$10,737 96	
Rents due on company's property .....	81 00	
Total .....		10,818 96
Gross assets .....		<u>\$862,111 42</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last. ....		1,925 44
Total admitted assets .....		<u>\$860,185 98</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$18,155 71	
Losses in process of adjustment, or in suspense .....	30,531 53	
Total claims for losses .....	<u>\$48,687 24</u>	
Deduct reinsurance .....	6,631 07	
Net amount of unpaid losses .....		\$ 42,056 17
Unearned premiums at 50 per cent on fire risks running one year or less. ....	\$154,977 24	
Unearned premiums <i>pro rata</i> on fire risks running more than one year. ....	255,415 27	
Total unearned premiums as computed above .....		410,392 51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		1,595 80
State, county and municipal taxes due or accrued .....		3,717 32
Commissions, brokerage and other charges due or to become due to agents and brokers. ....		909 44
Return premiums .....		148 37
Total liabilities, except capital stock .....		<u>\$458,819 41</u>
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	201,366 57	
Surplus to policy holders .....		401,366 57
Total .....		<u>\$860,185 98</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908. ....	\$69,166,108 00	\$811,265 81
Written during the year .....	5,415,915 00	643,916 70
Totals .....	<u>\$123,322,023 00</u>	<u>\$1,455,182 51</u>
Expired and terminated .....	48,953,805 00	601,812 57
In force at end of the year .....	\$74,368,218 00	\$853,369 94
Deduct amount reinsured .....	5,631,720 00	69,169 44
Net amount in force .....	<u>\$68,736,498 00</u>	<u>\$784,200 50</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$24,302,385 00	\$309,954 48
More than one and not more than three years to run .....	36,854,182 00	379,136 86
More than three years to run .....	7,579,931 00	95,109 16
Net amount in force Dec. 31, 1909 .....	<u>\$68,736,498 00</u>	<u>\$784,200 50</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000 00
Losses incurred during the year, fire.....	255,894 60
Amount loaned to officers and directors.....	14,450 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$6,618,576 00
Less.....	2,311,614 00
Net risks written.....	\$4,306,962 00
Gross premiums received.....	\$86,360 8
Less.....	25,342 42
Net premiums received.....	\$61,018 45
Net losses paid.....	\$25,209 96
Net losses incurred.....	\$26,004 91

## BOSTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 137 Milk street, Boston, Mass.; incorporated Dec. 23, 1873; commenced business in Illinois Mar. 25, 1896.]

RANSOM B. FULLER, President.

FREEMAN NICKERSON, Secretary.

EDSON W. LYMAN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,000,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$5,410,793 36</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$2,230,066 15	\$1,863,200 29	
Deduct gross amount paid for—			
Reinsur., fire, \$481,118 40; mar. and inl., \$120,711 00			
Ret. pre., fire, 401,118 19; mar. and inl., 233,709 81	882,236 59	354,420 81	
Total premiums.....	<u>\$1,347,829 56</u>	<u>\$1,508,779 48</u>	
Interest on mortgage loans.....		\$ 47,754 90	\$2,856,609 04
Interest on collateral loans.....		2,831 33	
Interest on bonds and dividends on stocks.....		164,064 69	
Interest from other sources.....		10,886 22	
Rents.....		90 00	
Total interest and rents.....			225,627 14
From other sources, viz: Profit home office agency, \$1,461.55; contingent salvage, \$650.00; rebate national bank tax, \$2,689.25; National Bank of Republic & Continental dividend in liquidation, \$4,350.00.....			9,150 80
Agents' balances previously charged off.....			99 73
Profit on sale or maturity of ledger assets.....			8,974 33
Total income.....			<u>\$3,100,461 04</u>
Total.....			<u>\$8,511,254 40</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$684,833 76	\$1,028,320 75	
Deduct amount received for—			
Salvage, fire, \$ 3,845 73; mar. and inl., \$ 76,437 53			
Reinsur., fire, 165,197 38; mar. and inl., 173,003 89	169,043 11	249,441 42	
Net amount paid for losses .....	\$515,790 65	\$778,879 33	\$1,294,669 98
Expenses of adjustment, settlement of losses .....			26,231 79
Commissions or brokerage .....			595,731 65
Allowances to local agencies for miscellaneous agency expenses .....			13,596 55
Salaries and expenses of special and general agents .....			68,009 04
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....			158,661 53
Rents .....			19,703 29
Advertising, printing and stationery .....			17,331 54
Postage, telegrams, telephone and express .....			10,239 51
Legal expenses .....			787 57
Furniture and fixtures .....			5,326 64
Maps, including corrections .....			2,803 98
Underwriters' boards and tariff associations .....			14,245 49
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....			12,483 37
Inspections and surveys .....			2,643 06
Repairs and expenses on real estate .....			404 48
Taxes on real estate .....			772 45
State taxes on premiums .....			26,069 15
Insurance department licenses and fees .....			6,524 96
All other licenses, fees and taxes .....			4,758 71
Other disbursements, viz: Miscellaneous, \$17,465.98; investment, \$33.36; loss on fore- closure mortgage, Minny H. Moran, \$255.76 .....			17,755 10
Interest and dividends to stockholders .....			300,000 00
Agents' balances charged off .....			3,983 04
Loss on sale or maturity of ledger assets .....			1,195 82
Decrease in book value of ledger assets .....			7,600 00
Total disbursements .....			<u>\$2,611,428 70</u>
Balance .....			<u>\$5,899,825 70</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 40,129 55
Mortgage loans on real estate .....	720,100 00
Loans secured by pledge of bonds, stocks or other collaterals .....	64,100 00
Book value of bonds and stocks (Schedule A) .....	4,147,020 57
Cash in office .....	11,348 57
Deposits in trust companies and banks not on interest .....	768 01
Deposits in trust companies and banks on interest .....	372,563 78
Agent's balances, representing business written subsequent of October 1, last .....	461,944 52
Agent's balances, representing business written prior to October 1, last .....	17,154 03
Bills, receivable, taken for marine and inland risks .....	59,589 27
Bills receivable taken for fire risks .....	415 41
Other ledger assets, viz: Deposited with Underwriters Boards, \$700.00; due for re- insurance on losses paid, \$3,581.99; Atlantic Mutuals script, \$410.00 .....	4,691 99
Total ledger assets .....	<u>\$5,899,825 70</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$ 5,144 77
Interest accrued on bonds .....	19,156 34
Interest due and accrued on collateral loans .....	1,286 67
Total .....	25,587 78
Market value of bonds and stocks over book value .....	377,739 68
Other non-ledger assets, viz: Reinsurance return premiums, due .....	147 27
Gross assets .....	<u>\$6,303,300 43</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last .....	\$17,154 03
Bills receivable, past due, taken for marine, inland and fire risks .....	3,192 47
Reinsurance due from unauthorized companies .....	15,457 10
Book values of ledger assets over market value, viz: Real estate .....	129 55
Deposited with fire boards .....	700 00
Special deposits to secure liabilities in Georgia .....	10,210 00
Reinsurance return premiums due .....	78 13
Total .....	<u>46,921 28</u>
Total admitted assets .....	<u>\$6,256,379 15</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 31,407 54	
Losses in process of adjustment, or in suspense.....	332,069 22	
Losses resisted.....	35,715 22	
Total claims for losses.....	\$399,191 98	
Deduct reinsurance.....	67,965 76	
Net amount of unpaid losses.....		\$ 331,226 22
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$455,088 92	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	809,943 19	
Unearned premiums at 50 per cent on inland navigation risks.....	509,493 91	
Unearned premiums at 100 per cent on marine risks.....	39,748 76	
Total unearned premiums as computed above.....		1,814,274 78
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,553 41
State, county and municipal taxes due or accrued.....		20,983 34
Commissions, brokerage and other charges due or to become due to agents and brokers..		60,187 50
All other liabilities, viz: Contingent salvage.....		3,627 50
Total.....		\$2,232,852 75
Less liabilities secured by special deposits in Georgia, losses, \$1,275.00; unearned premiums, \$1,977.27.....		3,252 27
Total liabilities, except capital stock.....		\$2,229,600 48
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	3,026,778 67	
Surplus to policy holders.....		4,026,778 67
Total.....		<u>\$6,256,379 15</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$240,803,714 00	\$2,265,180 97	\$ 31,727,172 00	\$ 951,635 95
Written during the year.....	221,323,509 00	2,230,066 15	156,651,070 00	1,863,200 29
Totals.....	\$462,127,223 00	\$4,495,247 12	\$188,378,242 00	\$2,814,836 24
Expired and terminated.....	164,008,393 00	1,624,055 39	152,253,502 00	1,734,933 70
In force at end of the year.....	\$298,123,830 00	\$2,871,191 73	\$36,124,740 00	\$1,079,902 54
Deduct amount reinsured.....	55,297,849 00	533,438 90	404,705 00	21,165 95
Net amount in force.....	<u>\$242,825,981 00</u>	<u>\$2,337,752 83</u>	<u>\$35,720,035 00</u>	<u>\$1,058,736 59</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 82,502,755 00	\$910,177 8
More than one and not more than three years to run.....	105,430,658 00	848,727 3
More than three years to run.....	54,892,568 00	578,847 6
Net amount in force Dec. 31, 1909.....	<u>\$242,825,981 00</u>	<u>\$2,337,752 83</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000 00
Losses incurred during the year, fire, \$544,269.97; marine and inland, \$723,612.72.....	1,267,882 69
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	12,100 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written.....	\$10,552,751 00	\$4,283,497 00
Less.....	4,958,947 00	1,026,880 00
Net risks written.....	<u>\$5,593,804 00</u>	<u>\$3,256,617 00</u>
Gross premiums received.....	\$126,865 09	\$54,247 61
Less.....	55,760 49	11,898 84
Net premiums received.....	<u>\$71,104 60</u>	<u>\$42,348 77</u>
Net losses paid.....	<u>\$14,107 55</u>	<u>\$33,817 29</u>
Net losses incurred.....	<u>\$18,690 66</u>	<u>\$32,972 29</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
City of Boston, water supply, 4s.	\$ 9,808 34	\$ 10,000 00
City of Boston, water supply, 4s.	50,565 00	51,000 00
City of Boston, park loan, 4s.	51,062 50	51,000 00
City of Boston, Columbus av., 4s.	102,750 00	102,000 00
City of Fall River, 4s.	25,187 50	25,250 00
Georgia, state of, 4s.	2,280 00	2,100 00
Georgia, state of, 4s.	3,420 00	3,150 00
Georgia, state of, 3s.	1,067 50	1,000 00
Georgia, state of, 3s.	3,232 50	2,970 00
Georgia, state of, 3s.	1,102 50	990 00
Massachusetts, state of, highway loan, tax exempt, 3s.	12,495 60	12,480 00
Massachusetts, state of, Metropolitan sewerage loan, tax exempt, 3s.	13,832 00	13,910 00
Albany & Susquehanna R. R. Co., 3s.	10,164 80	10,100 00
Atchison, Topeka & Santa Fé R. R. Co., 4s.	39,676 07	56,000 00
Atchison, Topeka & Santa Fé R. R. Co., adjustment, 4s.	21,931 36	28,200 00
Boston Elevated Ry. Co., 4s.	50,000 00	50,000 00
Boston & Albany R. R. Co., 4s.	49,625 00	50,000 00
Boston & Lowell R. R. Co., 4s.	25,500 00	25,000 00
Boston & Maine R. R. Co., 4s.	48,375 00	49,500 00
Chicago, Burlington & Quincy R. R. Co., 4s.	4,000 00	4,000 00
Fitchburg R. R. Co., 4s.	51,125 00	49,500 00
Fitchburg R. R. Co., 4s.	10,687 50	9,900 00
Fitchburg R. R. Co., 4s.	53,312 50	53,000 00
Illinois Central R. R. Co. (Louisville div.), 3s.	23,750 00	22,250 00
Maine Central R. R. Co. (gold notes), 4s.	49,687 50	50,000 00
N. Y. Central & Hudson River R. R. Co. (Lake Shore), 3s.	17,662 50	16,200 00
N. Y. Central & Hudson River R. R. Co. (Lake Shore), 3s.	26,887 50	24,300 00
N. Y., N. H. & H. R. R. Co., convt. deb., 6s.	41,703 80	55,878 00
N. Y., N. H. & H. R. R. Co., convt. deb., 3s.	37,500 00	38,250 00
Old Colony R. R. Co., 4s.	16,462 50	15,000 00
Old Colony R. R. Co., 3s.	32,725 00	32,550 00
Oregon Short Line Ry. Co., 6s.	10,000 00	11,700 00
Oregon Short Line Ry. Co., convt., 5s.	600 00	565 00
Southern Pacific Co., convt., 4s.	7,654 87	8,480 00
Southern Ry. Co., 4s.	2,510 22	1,740 00
St. Louis & San Francisco R. R. Co., general lien, 5s.	22,437 50	22,250 00
West End Street Ry. Co., 4s.	25,000 00	25,000 00
West End Street Ry. Co., 4s.	25,000 00	25,000 00
West Shore R. R. Co., 4s.	5,175 00	5,100 00
Wisconsin Central R. R. Co., 4s.	11,718 33	11,280 00
Clyde Steamship Co., 5s.	144,399 12	144,000 00
Eastern Steamship Co., 5s.	50,000 00	49,500 00
Mallory Steamship Co., 5s.	96,250 00	90,000 00
Nantasket Beach Steamship Co., 6s.	25,000 00	25,000 00
Boston & Albany R. R. Co.	102,501 78	115,000 00
Boston Elevated Ry. Co.	282,834 28	303,750 00
Boston & Lowell R. R. Co.	16,412 50	22,900 00
Boston & Maine R. R. Co. (common).	79,972 78	74,500 00
Canadian Pacific Ry. Co. (common).	60,197 50	61,880 00
Canadian Pacific Ry. Co. (common).		2,850 00
Chicago, Milwaukee & St. Paul Ry. Co. (common).	45,024 29	63,200 00
Chicago, Milwaukee & St. Paul Ry. Co. (preferred).	40,085 63	51,600 00
Connecticut & Passumpsic River R. R. Co. (preferred).	10,338 25	10,425 00
Delaware & Hudson Co.	138,371 87	138,750 00
Fitchburg R. R. Co. (preferred).	20,808 38	33,000 00
Manchester & Lawrence R. R. Co.	12,582 50	12,000 00
New York Central & Hudson River R. R. Co.	165,295 93	172,847 00
New York Central & Hudson River R. R. Co.		8,390 25
New York, New Haven & Hartford R. R. Co.	260,905 69	237,000 00
Northern Pacific Ry. Co.	13,812 50	14,600 00
Old Colony R. R. Co.	96,637 51	103,950 00
Pennsylvania R. R. Co.	284,889 74	308,250 00
Southern Pacific Co. (common).	30,668 75	34,250 00
Union Pacific R. R. Co. (common).	17,587 50	20,600 00
Atlantic Bank, Boston, Mass.	15,593 00	15,000 00
Brookline Bank, Brookline, Mass.	10,000 00	20,000 00
First Bank, Boston, Mass.	56,663 00	111,300 00
First Bank, Salem (in liquidation) Mass.	6,793 13	1,000 00
Grand Bank, Marblehead, Mass.	2,040 00	1,955 00
Mercantile Bank, Salem, Mass.	12,285 37	10,500 00
Merchants Bank, Boston, Mass.	87,769 13	126,000 00
Merchants Bank, Salem (par \$50.00), Mass.	6,822 75	8,300 00
Merchants Bank, Worcester, Mass.	15,000 00	17,000 00
Shawmut Bank, Boston, Mass.	30,000 00	66,200 00
State Bank, Boston, Mass.	39,886 08	54,600 00

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
Tremont Bank, Boston (in liquidation), Mass.....	\$ 2,556 50	\$ 50 00
Webster & Atlas Bank, Boston, Mass.....	21,108 50	27,720 00
American Sugar Refining Co. (preferred).....	38,414 01	37,200 00
American Telephone & Telegraph Co.....	248,913 51	286,000 00
Edison Electric Illuminating Co.....	184,061 65	201,600 00
General Electric Co.....	15,412 50	16,100 00
Old Colony Insurance Co.....	311,738 30	303,900 00
Pullman Company.....	49,211 25	95,000 00
Underwriters' Salvage Co.....	500 00	500 00
Totals.....	<u>\$4,147,020 57</u>	<u>\$4,524,760 25</u>

## BUFFALO COMMERCIAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 455 Main street, Buffalo, N. Y.; incorporated Apr. 15, 1896; commenced business in Illinois May 7, 1896.]

CHARLES GROBEN, President.

GEO. H. HOFHEINS, Secretary.

GEO. HERRMANN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$638,109 08</u>

## INCOME.

	Fire.	
Gross premiums.....	\$422,961 52	
Deduct gross amount paid for—Reinsurance, fire, \$7,990.85; return premiums, fire, \$71,094.82.....	79,085 67	
Total premiums.....		\$343,875 85
Interest on mortgage loans.....	\$ 8,065 84	
Interest on bonds.....	13,895 69	
Interest from other sources.....	2,673 93	
Rents.....	180 00	
Total interest and rents.....		24,815 46
Agent's balances previously charged off.....		40 78
Profit on sale or maturity of ledger assets.....		24 10
Increase in book value of ledger assets.....		461 20
Total income.....		<u>\$369,217 39</u>
Total.....		<u>\$1,007,326 47</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$177,097 77
Deduct amount received for—Salvage, fire, \$3,202.43; reinsurance, fire, \$2,830.49.....	6,032 92
Net amount paid for losses.....	\$171,064 85
Expenses of adjustment, settlement of losses.....	3,421 00
Commissions or brokerage.....	92,078 59
Allowances to local agencies for miscellaneous agency expenses.....	23 75
Salaries and expenses of special and general agents.....	5,576 65
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	13,316 00
Rents.....	1,299 98
Advertising, printing and stationery.....	1,748 40
Postage, telegrams, telephone and express.....	2,387 59
Legal expenses.....	426 34
Furniture and fixtures.....	198 63
Maps, including corrections.....	1,115 02
Underwriters' boards and tariff associations.....	1,906 55
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	3,406 57
Inspections and surveys.....	1,171 12
Repairs and expenses on real estate.....	14 09
Taxes on real estate.....	68 67
State taxes on premiums.....	4,599 70
Insurance department licenses and fees.....	1,500 30
All other licenses, fees and taxes.....	1,779 74
Other disbursements.....	511 76
Interest and dividends to stockholders.....	16,000 00
Decrease in book value of ledger assets.....	4,340 03
Total disbursements.....	<u>\$328,554 83</u>
Balance.....	<u>\$678,772 14</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 3,500 00
Mortgage loans on real estate.....	145,215 00
Book value of bonds (Schedule A).....	383,884 50
Cash in office.....	1,116 41
Deposits in trust companies and banks not on interest.....	6,639 06
Deposits in trust companies and banks on interest.....	92,757 65
Agent's balances, representing business written subsequent of October 1, last.....	45,126 57
Agent's balances, representing business written prior to October 1, last.....	532 96
Total ledger assets.....	<u>\$678,772 14</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 88 42
Interest accrued on bonds.....	2,491 52
Total.....	2,579 94
Market value of bonds and stocks over book value.....	1,245 50
Gross assets.....	<u>\$682,597 58</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	532 96
Total admitted assets.....	<u>\$682,064 62</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 2,078 56	
Losses in process of adjustment, or in suspense .....	20,398 97	
Losses resisted .....	2,000 00	
Net amount of unpaid losses .....		\$ 24,477 53
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$120,956 76	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	165,154 48	
Total unearned premiums as computed above .....		286,111 24
State, county and municipal taxes due or accrued .....		4,400 00
Commissions, brokerage and other charges due or to become due to agents and brokers ..		233 24
Return premiums, \$41.85; reinsurance premiums, \$324.91 .....		366 76
All other liabilities, viz: Contingent reserve .....		10,000 00
Total liabilities, except capital stock .....		\$325,588 77
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	156,475 85	
Surplus to policy holders .....		356,475 85
Total .....		<u>\$682,064 62</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$50,033,081 00	\$554,185 46
Written during the year .....	36,441,286 00	422,961 52
Totals .....	<u>\$86,474,367 00</u>	<u>\$977,146 98</u>
Expired and terminated .....	34,055,350 00	404,845 98
In force at end of the year .....	\$52,419,017 00	\$572,301 00
Deduct amount reinsured .....	1,466,678 00	14,524 97
Net amount in force .....	<u>\$50,952,339 00</u>	<u>\$557,776 03</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$19,192,551 00	\$241,913 52
More than one and not more than three years to run .....	24,832,027 00	214,181 86
More than three years to run .....	6,927,761 00	101,680 65
Net amount in force Dec. 31, 1909 .....	<u>\$50,952,339 00</u>	<u>\$557,776 03</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 20,000 00
Losses incurred during the year, fire .....	180,047 21
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	<u>4,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$5,198,304 00
Less .....	1,441,305 00
Net risks written .....	<u>\$3,756,999 00</u>
Gross premiums received .....	\$74,400 80
Less .....	16,704 47
Net premiums received .....	<u>\$57,696 33</u>
Net losses paid .....	<u>\$28,262 89</u>
Net losses incurred .....	<u>\$30,731 59</u>



## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Erie county, New York, 4s.		\$14,245 00	\$14,280 00
City of Buffalo, New York, 3½s.		55,000 00	55,000 00
City of Buffalo, New York, 3½s.		4,945 00	4,950 00
City of Buffalo, New York, 3½s.		9,865 00	9,900 00
City of Buffalo, New York, 3½s.		4,920 00	4,950 00
City of Buffalo, New York, 3½s.		4,908 50	4,900 00
City of Buffalo, New York, 3½s.		9,795 00	9,800 00
City of Buffalo, New York, 3½s.		4,866 00	4,900 00
City of Buffalo, New York, 3½s.		9,650 00	9,700 00
City of Buffalo, New York, 3½s.		9,650 00	9,700 00
City of Buffalo, New York, 4s.		5,062 50	5,050 00
City of Buffalo, New York, 4s.		5,062 50	5,100 00
City of Buffalo, New York, 4s.		5,062 50	5,100 00
City of Buffalo, New York, 4s.		5,062 50	5,100 00
City of Buffalo, New York, 4s.		5,062 50	5,100 00
City of Buffalo, New York, 4s.		50,875 00	51,000 00
City of Buffalo, New York, 4s.		25,437 50	25,750 00
City of New York, New York, 3½s.		24,250 00	24,250 00
City of New York, New York, 3½s.		23,412 50	23,500 00
City of New York, New York, 3½s.		9,340 00	9,300 00
City of New York, New York, 3½s.		36,000 00	36,000 00
Atlantic Coast Line R. R. Co., 4s.		9,500 00	9,600 00
Chicago, Milwaukee & St. Paul R. R. Co., 5s.		10,800 00	10,900 00
Wabash R. R. Co., 1st mort., 5s.		11,200 00	11,300 00
West Shore R. R. Co., 1st mort., 4s.		10,100 00	10,200 00
Union Pacific R. R. Co., 1st mort. and refund., 4s.		9,725 00	9,800 00
Delaware & Hudson Co., refund., 4s &		10,087 50	10,000 00
Totals.....		<u>\$383,884 50</u>	<u>\$385,130 00</u>

## BUFFALO GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 447-449 Main street, Buffalo, N. Y.; incorporated Feb. 15, 1867; commenced business in Illinois April 19, 1873.]

JOHN G. WICKSER, President.

CHAS. A. GEORGER, Secretary.

GEORGE HERRMANN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$2,342,560 74</u>

## INCOME.

	Fire.	
Gross premiums.....	\$752,830 06	
Deduct gross amount paid for—Reinsurance, fire, \$19,065.38; return premiums, fire, \$132,500.09.	151,565 47	
Total premiums.....		\$601,264 59
Interest on mortgage loans.....	\$19,165 88	
Interest on collateral loans.....	625 00	
Interest on bonds.....	51,842 16	
Interest from other sources.....	4,589 26	
Rents—including company's occupancy of its own buildings.....	30,414 16	
Total interest and rents.....		106,636 46
Agents' balances previously charged off.....		36 49
Profit on sale or maturity of ledger assets.....		494 29
Total income.....		<u>\$708,431 83</u>
Total.....		<u>\$3,050,992 57</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$266,653 95
Deduct amount received for—Salvage, fire, \$3,196.21; reinsurance, fire, \$7,430.68.....	10,626 89
Net amount paid for losses.....	\$256,027 06
Expenses of adjustment, settlement of losses.....	4,498 78
Commissions or brokerage.....	157,745 98
Salaries and expenses of special and general agents.....	13,845 61
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	36,546 13
Rents—including company's occupancy of its own buildings.....	4,000 00
Advertising, printing and stationery.....	4,285 73
Postage, telegrams, telephone and express.....	4,018 82
Legal expenses.....	1,061 18
Furniture and fixtures.....	282 95
Maps, including corrections.....	2,407 60
Underwriters' boards and tariff associations.....	4,026 13
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	5,079 55
Inspections and surveys.....	2,092 22
Repairs and expenses on real estate.....	7,474 70
Taxes on real estate.....	10,608 56
State taxes on premiums.....	8,961 98
Insurance department licenses and fees.....	1,779 75
All other licenses, fees and taxes.....	2,188 91
Other disbursements, viz: Expense, sundries, \$882.40; insurance and local papers, \$134.60; publishing, \$273.49.....	1,290 49
Interest and dividends to stockholders.....	60,000 00
Agents' balances charged off.....	532 68
Loss on sale or maturity of ledger assets.....	8,896 54
Decrease in book value of ledger assets.....	14,848 75
Total disbursements.....	\$612,500 10
Balance.....	\$2,438,492 47

## LEDGER ASSETS.

Book value of real estate.....	\$ 352,048 85
Mortgage loans on real estate.....	877,700 00
Loans secured by pledge of bonds, stocks or other collaterals.....	14,000 00
Book value of bonds (Schedule A).....	1,384,521 76
Cash in office.....	778 16
Deposits in trust companies and banks on interest.....	230,528 08
Agents' balances, representing business written subsequent of October 1, last.....	78,145 64
Agents' balances, representing business written prior to October 1, last.....	769 98
Total ledger assets.....	\$2,438,492 47

## NON-LEDGER ASSETS.

Interest due on mortgages.....	\$2,139 27
Interest accrued on bonds.....	7,931 35
Interest due on collateral loans.....	75 00
Rents due on company's property.....	187 50
Total.....	10,333 12
Gross assets.....	\$2,448,825 59

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	769 98
Total admitted assets.....	\$2,448,055 61

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 2,748 79	
Losses in process of adjustment, or in suspense .....	24,962 36	
Losses resisted .....	4,438 00	
Net amount of unpaid losses .....		\$ 32,149 15
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$176,213 95	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	419,877 78	
Total unearned premiums as computed above .....		596,091 73
State, county and municipal taxes due or accrued .....		10,000 00
All other liabilities, viz: Reserve for contingencies .....		40,000 00
Total liabilities, except capital stock .....		\$ 678,240 88
Cash capital .....	\$ 200,000 00	
Surplus over all liabilities .....	1,589,814 73	
Surplus to policy holders .....		1,769,814 73
Total .....		\$2,448,055 61
*Special reserve fund held under New York law .....		\$200,000 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$122,012,853 00	\$1,222,938 69
Written during the year .....	70,308,439 00	752,830 06
Totals .....	\$192,321,292 00	\$1,975,768 75
Expired and terminated .....	70,863,594 00	763,418 98
In force at end of the year .....	\$121,457,698 00	\$1,212,349 77
Deduct amount reinsured .....	7,139,308 00	55,212 41
Net amount in force .....	\$114,318,390 00	\$1,157,137 36

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$29,074,901 00	\$362,427 81
More than one and not more than three years to run .....	61,412,879 00	598,880 29
More than three years to run .....	23,830,610 00	295,829 26
Net amount in force Dec. 31, 1909 .....	\$114,318,390 00	\$1,157,137 36

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire .....	264,812 57
Amount loaned to officers and directors .....	20,000 00
Amount loaned to stockholders, not officers .....	22,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$8,958,792 00
Less .....	2,167,596 00
Net risks written .....	\$6,791,196 00
Gross premiums received .....	\$121,882 61
Less .....	24,912 93
Net premiums received .....	\$96,969 68
Net losses paid .....	\$50,094 97
Net losses incurred .....	\$54,268 98

\*NOTE—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, sections 130, 131, and 132.

**SCHEDULE A.**

### Bonds.

Description.	Book value.	Market value.
City of Buffalo, 3½s.	\$ 3,300 00	\$ 3,333 33
City of Buffalo, 3½s.	3,712 50	3,750 00
City of Buffalo, 3½s.	3,300 00	3,333 33
City of Buffalo, 4s.	5,000 00	5,000 00
City of Buffalo, 3½s.	13,200 00	13,200 00
City of Buffalo, 3½s.	57,667 50	57,667 50
City of Buffalo, 3½s.	3,712 50	3,712 50
City of Buffalo, 3½s.	49,500 00	49,500 00
City of Buffalo, 4s.	5,000 00	5,000 00
City of Buffalo, 3½s.	13,200 00	13,200 00
City of Buffalo, 3½s.	8,167 50	8,167 50
City of Buffalo, 3½s.	3,712 50	3,712 50
City of Buffalo, 3½s.	59,400 00	59,400 00
City of Buffalo, 4s.	5,000 00	5,050 00
City of Buffalo, 3½s.	13,200 00	13,200 00
City of Buffalo, 3½s.	8,167 50	8,167 50
City of Buffalo, 3½s.	3,712 50	3,712 50
City of Buffalo, 3½s.	13,200 00	13,066 67
City of Buffalo, 3½s.	84,397 50	83,545 00
City of Buffalo, 3½s.	3,712 50	3,675 00
City of Buffalo, 3½s.	3,233 34	3,266 67
City of Buffalo, 3½s.	8,002 50	8,085 00
City of Buffalo, 3½s.	3,637 50	3,675 00
City of Buffalo, 3½s.	3,233 34	3,266 67
City of Buffalo, 3½s.	8,002 50	8,085 00
City of Buffalo, 3½s.	3,637 50	3,675 00
City of Buffalo, 3½s.	3,233 34	3,266 67
City of Buffalo, 3½s.	8,002 50	8,085 00
City of Buffalo, 3½s.	3,637 50	3,675 00
City of Buffalo, 3½s.	3,233 34	3,233 34
City of Buffalo, 3½s.	8,002 50	8,002 50
City of Buffalo, 3½s.	3,637 50	3,637 50
City of Buffalo, 3½s.	3,233 34	3,233 34
City of Buffalo, 3½s.	8,002 50	8,002 50
City of Buffalo, 3½s.	3,637 50	3,637 50
City of Buffalo, 3½s.	3,233 34	3,233 34
City of Buffalo, 3½s.	3,637 50	3,637 50
City of Buffalo, 3½s.	3,233 34	3,233 34
City of Buffalo, 4s.	5,086 00	5,100 00
City of Buffalo, 3½s.	3,233 33	3,200 00
City of Buffalo, 4s.	5,086 00	5,100 00
City of Buffalo, 3½s.	3,233 33	3,200 00
City of Buffalo, 4s.	9,157 50	9,180 00
City of Buffalo, 4s.	5,086 00	5,100 00
City of Buffalo, 3½s.	3,233 33	3,200 00
City of Buffalo, 4s.	5,086 00	5,100 00
City of Buffalo, 3½s.	3,233 33	3,200 00
City of Buffalo, 4s.	36,630 00	36,720 00
City of Buffalo, 4s.	5,086 00	5,100 00
City of Buffalo, 4s.	152,625 00	153,000 00
City of Buffalo, 3½s.	3,233 38	3,200 00
City of Buffalo, 4s.	101,750 00	103,000 00
City of New York, 3½s.	57,900 00	58,200 00
City of New York, 3½s.	23,250 00	23,500 00
City of New York, 3½s.	37,200 00	37,200 00
City of New York, 3½s.	27,000 00	27,000 00
City of New York, 3½s.	4,500 00	4,500 00
City of New York, 3½s.	196,200 00	196,200 00
County of Erie, State of New York, 4s.	14,245 00	14,280 00
County of Erie, State of New York, 4s.	14,245 00	14,280 00
County of Erie, State of New York, 4s.	14,245 00	14,280 00
County of Westchester, State of New York, 4s.	20,250 00	20,250 00
County of Westchester, State of New York, 4s.	20,250 00	20,250 00
Chl., Mil. & St. Paul Ry. Co., 5s.	27,000 00	27,250 00
Chl., Mil. & St. Paul Ry. Co., Wls. & Min. Dt', 5s.	27,000 00	27,250 00
Chl., Burl. & Quincy Ry. Co., 4s.	30,000 00	30,000 00
Del. & Hudson Co., 4s.	40,000 00	40,000 00
Lake Shore & Mich. Ry. Co., 3½s.	23,000 00	23,000 00
Totals.	\$1,384,521 76	\$1,387,061 71

## CALIFORNIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 550 Sacramento street, San Francisco, Cal.; incorporated 1861; commenced business in Illinois June 23, 1908.]

W. E. DEAN, President.

GEO. W. BROOKS, Secretary.

C. M. ROGERS, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$400,000 00
Amount of ledger assets December 31 of previous year.....	\$1,021,873 28

## INCOME.

	Fire.	
Gross premiums.....	\$1,137,958 52	
Deduct gross amount paid for—Reinsurance, fire, \$188,855.97; return premiums, fire, \$226,063.73.....	414,949 70	
Total premiums.....		\$723,008 82
Interest on mortgage loans.....	\$12,128 60	
Interest on collateral loans.....	1,130 57	
Interest on bonds and dividends on stocks.....	21,508 57	
Interest from other sources.....	2,248 61	
Rents.....	8,720 00	
Total interest and rents.....		45,736 35
Increase in book value of ledger assets.....		738 61
Total income.....		\$769,483 78
Total.....		\$1,791,357 06

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$343,493 62	\$1,020 82	
Deduct amount received for—Reinsurance, fire, \$76,341.69; marine and inland, \$1,020.86.....	76,341 69	1,020 86	
Net amount paid for losses.....			\$267,151 89
Expenses of adjustment, settlement of losses.....			4,700 71
Commissions or brokerage.....			145,087 51
Salaries and expenses of special and general agents.....			38,784 79
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			47,356 87
Rents—including company's occupancy of its own buildings.....			5,601 44
Advertising, printing and stationery.....			15,087 28
Postage, telegrams, telephone and express.....			5,451 09
Legal expenses.....			546 11
Furniture and fixtures.....			799 35
Maps, including corrections.....			5,377 45
Underwriters' boards and tariff associations.....			7,970 33
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments			1,044 29
Inspections and surveys.....			885 22
Repairs and expenses on real estate.....			2,556 65
Taxes on real estate.....			1,011 52
State taxes on premiums.....			4,546 85
Insurance department licenses and fees.....			8,884 41
Other disbursements viz.—Investment expenses \$1,031.81; corporation tax, \$75.00; auditing, \$738.00; expenses, miscellaneous, \$9,534.94; income investment account, \$4,044.30.....			15,406 05
Interest and dividends to stockholders.....			60,000 00
Agents' balances charged off.....			641 41
Loss on sale or maturity of ledger assets.....			4,577 51
Decrease in book value of ledger assets.....			5,033 81
Total disbursements.....			\$648,512 54
Balance.....			\$1,142,844 52

## LEDGER ASSETS.

Book value of real estate.....	\$ 92,670 30
Mortgage loans on real estate.....	237,500 00
Loans secured by pledge of bonds, stocks or other collaterals.....	15,605 00
Book value of bonds and stocks (Schedule A).....	528,369 80
Cash in office.....	6,942 82
Deposits in trust companies and banks not on interest.....	5,015 55
Deposits in trust companies and banks on interest.....	76,821 21
Agents' balances, representing business written subsequent of October 1, last.....	153,292 77
Agents' balances, representing business written prior to October 1, last.....	437 50
Bills receivable.....	1,760 00
Bills receivable taken for fire risks.....	695 40
Other ledger assets, viz: Maps, \$13,755.17; furniture and fixtures, \$5,493.99; unpaid assessments (secured by resisted loss), \$1,575.00; unpaid assessments (unsecured), \$410.00; Atlantic-Birmingham Insurance Co., \$2,500.00.....	23,734 16
Total ledger assets.....	<u>\$1,142,844 52</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,903 32
Interest accrued on bonds.....	9,492 50
Interest accrued on collateral loans.....	247 16
Interest accrued on other assets.....	138 92
Total.....	12,781 90
Market value of real estate over book value.....	7,329 69
Gross assets.....	<u>\$1,162,956 11</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and maps.....	\$19,249 16
Agents' balances, representing business written prior to October 1, last.....	437 50
Bills receivable taken for fire risks.....	695 40
Loans on personal security.....	1,760 00
Book values of ledger assets over market value, viz: Bonds and stocks.....	12,485 30
Unpaid assessments (unsecured), \$410; Atlantic-B. Ins. Co., \$2,500.....	2,910 00
Total.....	37,537 36
Total admitted assets.....	<u>\$1,125,418 75</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$33,252 18
Losses in process of adjustment or in suspense.....	12,038 27
Losses resisted.....	14,600 00
Total claims for losses.....	\$59,890 45
Deduct reinsurance.....	16,475 04
Net amount of unpaid losses.....	\$ 43,415 41
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$235,848 59
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	264,574 54
Total unearned premiums as computed above.....	500,423 13
State, county and municipal taxes due or accrued.....	7,500 00
Reinsurance premiums.....	11,114 55
Total liabilities, except capital stock.....	\$562,453 09
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	162,965 66
Surplus to policy holders.....	562,965 66
Total.....	<u>\$1,125,418 75</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$45,922,212 00	\$ 765,585 45
Written during the year.....	83,038,230 00	1,137,958 52
Totals.....	\$128,960,442 00	\$1,903,543 97
Expired and terminated.....	47,303,406 00	752,139 07
In force at end of the year.....	\$81,657,036 00	\$1,151,404 90
Deduct amount reinsured.....	14,946,881 00	\$240,644 78
Net amount in force.....	<u>\$66,710,155 00</u>	<u>\$910,760 12</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$32,588,112 00	\$471,097 18
More than one and not more than three years to run.....	30,692,827 00	394,459 44
More than three years to run.....	3,429,216 00	44,603 50
Net amount in force Dec. 31, 1909.....	<u>\$66,710,155 00</u>	<u>\$910,760 12</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	275,599 22
Amount loaned to officers and directors.....	95,000 00
Amount loaned to stockholders not officers.....	<u>1,400 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,177,504 00
Less.....	<u>1,283,063 00</u>
Net risks written.....	<u>\$2,894,441 00</u>
Gross premiums received.....	\$52,882 42
Less.....	<u>14,538 00</u>
Net premiums received.....	<u>\$38,343 82</u>
Net losses paid.....	<u>\$13,029 01</u>
Net losses incurred.....	<u>\$14,714 06</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Pacific Gas & Electric Co.....	\$37,200 00	\$39,000 00
Oakland Traction Co.....	9,372 50	9,150 00
S. F. Oakland & San Jose Ry.....	5,875 00	5,300 00
City of Portland, water.....	27,444 45	25,875 00
Peoples Water Co.....	36,221 25	36,250 00
Southern Pacific, ref.....	34,754 10	38,000 00
Oakland Transit, con.....	11,005 00	10,600 00
Oakland Transit, con.....	20,050 00	18,900 00
Pacific Electric Ry. Co.....	5,262 50	5,275 00
Pacific Telephone & Telegraph Co.....	19,795 00	20,050 00
Edison Light & Power Co.....	18,350 00	18,050 00
Sutler Street Ry. Co.....	5,037 50	5,058 34
Great Western Power Co.....	23,160 00	24,000 00
California Central Gas & Electric Co.....	4,000 00	4,056 67
Sacramento Gas & Electric Co.....	11,000 00	10,153 66
Ferris & Cliff House Ry.....	16,240 00	14,420 00
Petaluma & Santa Rosa Ry.....	12,600 00	11,200 00
Los Angeles Pacific Ry.....	23,000 00	20,316 67
Western Pacific Ry.....	48,287 50	49,041 66
Los Angeles Pacific, 1st con.....	10,610 00	10,625 00
United R. R. of San Francisco.....	44,500 00	36,625 00
S. F. & San Joaquin Valley.....	37,975 00	39,812 50
Los Angeles Ry.....	23,800 00	21,550 00
Spring Valley Water Co.....	22,000 00	23,166 67
Northern California Power Co.....	9,830 00	10,158 33
Metropolis Trust & Savings Bank.....	13,000 00	11,250 00
Totals.....	<u>\$528,369 80</u>	<u>\$515,884 50</u>

## CAMDEN FIRE INSURANCE ASSOCIATION.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 434 Federal street, Camden, N. J.; incorporated March 1841; commenced business in Illinois May 1900.]

EDMUND E. READ, JR., President.

J. K. SHARP, Secretary.

BAVIER C. MILLER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$500,000 00	
Amount of ledger assets, Dec. 31, of previous year .....	\$1,917,285 21	
Increase of paid up capital during year .....	100,000 00	
Surplus paid in by stockholders .....	100,000 00	
Extended at .....		<u>\$2,117,285 21</u>

## INCOME.

	Fire.	
Gross premiums .....	\$1,772,999 12	
Deduct gross amount paid for—Reinsurance, fire, \$162,270.46; return premiums, fire, \$348,848.77 .....	511,119 23	
Total premiums (other than perpetuals) .....		\$1,261,879 89
Deposit premiums on perpetual risks .....		1,331 00
Interest on mortgage loans .....	\$27,984 58	
Interest on collateral loans .....	2,166 68	
Interest on bonds and dividends on stocks .....	51,105 98	
Interest from other sources .....	1,501 58	
Rents—including company's occupancy of its own buildings .....	3,394 66	
Total interest and rents .....		86,153 48
From other sources, viz: Transfer fees, \$17.00; brokerage, \$1.00; cash receipts not accounted for, \$2.15 .....		20 15
Profit on sale or maturity of ledger assets .....		226 35
Total income .....		<u>\$1,349,610 87</u>
Total .....		<u>\$3,466,896 08</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$722,767 60	
Deduct amount received for—Salvage, fire, \$5,668.72; reinsurance, fire, \$80,037.33 .....	85,706 05	
Net amount paid for losses .....		\$637,061 55
Expenses of adjustment, settlement of losses .....		15,398 64
Commissions or brokerage .....		323,577 81
Salaries and expenses of special and general agents .....		10,563 10
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		45,660 06
Rents—including company's occupancy of its own buildings .....		3,000 00
Advertising, printing and stationery .....		10,273 64
Postage, telegrams, telephone and express .....		4,224 30
Legal expenses .....		904 75
Furniture and fixtures .....		1,057 09
Maps, including corrections .....		3,836 95
Underwriters' boards and tariff associations .....		9,330 30
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		4,385 81
Inspections and surveys .....		4,663 33
Repairs and expenses on real estate .....		505 56
Taxes on real estate .....		654 76
State taxes on premiums .....		19,354 46
Insurance department licenses and fees .....		4,698 89
All other licenses, fees and taxes .....		4,756 71
Other disbursements, viz: Interest on bills payable .....		19 77
Deposit premiums returned .....		479 00
Interest and dividends to stockholders .....		45,113 42
Agents' balances charged off .....		181 53
Decrease in book value of ledger assets .....		4,222 24
Total disbursements .....		<u>\$1,153,923 67</u>
Balance .....		<u>\$2,312,972 41</u>



## LEDGER ASSETS.

Book value of real estate.....	\$ 53,454 36
Mortgage loans on real estate.....	645,299 83
Loans secured by pledge of bonds, stocks or other collaterals.....	77,105 00
Book value of bonds and stocks (Schedule A).....	1,306,798 45
Cash in office.....	166 17
Deposits in trust companies and banks not on interest.....	306 57
Deposits in trust companies and banks on interest.....	45,334 71
Agent's balances, representing business written subsequent of October 1, last.....	182,369 51
Agent's balances, representing business written prior to October 1, last.....	2,037 81
Other ledger assets, viz: Cash deposit with Philadelphia Underwriters Association.....	100 00
<b>Total ledger assets.....</b>	<b>\$2,312,972 41</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 9,072 15
Interest accrued on bonds.....	12,836 61
Interest accrued on collateral loans.....	475 89
Interest accrued on bank deposits.....	512 13
<b>Total.....</b>	<b>22,896 78</b>
<b>Gross assets.....</b>	<b>\$2,335,869 19</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 2,037 81
Book values of ledger assets over market value, viz: Real estate, bonds and stocks.....	11,822 81
<b>Total.....</b>	<b>13,860 62</b>
<b>Total admitted assets.....</b>	<b>\$2,322,008 57</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 4,851 41
Losses in process of adjustment, or in suspense.....	149,219 55
<b>Total claims for losses.....</b>	<b>\$154,070 96</b>
Deduct reinsurance.....	22,524 00
<b>Net amount of unpaid losses.....</b>	<b>\$ 131,546 96</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$424,080 53
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	644,110 70
Excess of original premiums over amount received for reinsurance, \$14,623.49 unearned premiums ( <i>pro rata</i> ).....	5,184 63
<b>Total unearned premiums as computed above.....</b>	<b>1,073,375 86</b>
Amount reclaimable by the insured on perpetual fire insurance policies.....	25,863 55
Cash dividends remaining unpaid, to stockholders.....	278 80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	73 03
State, county and municipal taxes due or accrued.....	13,000 00
All other liabilities, viz: Interest on mortgages paid in advance.....	100 00
<b>Total liabilities, except capital stock.....</b>	<b>\$1,244,238 20</b>
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	577,770 37
<b>Surplus to policy holders.....</b>	<b>1,077,770 37</b>
<b>Total.....</b>	<b>\$2,322,008 57</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$179,952,707 00	\$2,101,145 14
Written during the year.....	153,172,276 00	1,772,999 12
<b>Totals.....</b>	<b>\$333,124,983 00</b>	<b>\$3,874,144 26</b>
Expired and terminated.....	133,857,090 00	1,620,938 36
<b>In force at end of the year.....</b>	<b>\$199,267,893 00</b>	<b>\$2,253,205 90</b>
Deduct amount reinsured.....	18,124,576 00	216,443 85
<b>Net amount in force.....</b>	<b>\$181,143,317 00</b>	<b>\$2,036,762 05</b>

Perpetual risks not included above, \$1,227,066.00; premiums on same, \$28,737.28.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run . . . .	\$69,230,242 00	\$848,161 06
More than one and not more than three years to run . . . . .	75,995,712 00	771,376 62
More than three years to run . . . . .	35,917,363 00	417,224 37
Net amount in force Dec. 31, 1909 . . . . .	<u>\$181,143,317 00</u>	<u>\$2,036,762 05</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance . . . . .	\$ 70,000 00
Losses incurred during the year, fire, \$645,038.25; tornado, \$19,706.13 . . . . .	664,744 38
Amount loaned to officers and directors . . . . .	9,800 00
Amount loaned to stockholders not officers . . . . .	<u>12,500 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written . . . . .	\$6,655,359 94	\$133,125 00
Less . . . . .	2,421,559 36	34,500 00
Net risks written . . . . .	<u>\$4,233,800 58</u>	<u>\$98,625 00</u>
Gross premiums received . . . . .	\$81,279 46	\$643 95
Less . . . . .	19,996 29	155 88
Net premiums received . . . . .	<u>\$61,283 17</u>	<u>\$488 07</u>
Net losses paid . . . . .	<u>\$18,692 56</u>	<u>\$390 15</u>
Net losses incurred . . . . .	<u>\$16,962 56</u>	<u>\$390 15</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Atlantic City, N. J., paving bonds, 4½s . . . . .	\$ 40,892 80	\$ 41,200 00
Bridgeton, N. J., park bonds, 4s . . . . .	5,290 00	5,000 00
Camden City, N. J., hospital bonds, 4½s . . . . .	51,525 00	53,000 00
Camden City, N. J., 4s . . . . .	6,043 00	6,000 00
Camden County, N. J., court house bonds, 4s . . . . .	107,500 00	100,000 00
Collingswood, N. J., school bonds, 500 maturing each year from 1910 to 1959 inclusive, 4s . . . . .	25,000 00	25,000 00
Duluth City, water and light bonds, 5s . . . . .	5,800 00	5,400 00
Gloucester City, fund. bonds, 4s . . . . .	50,000 00	50,000 00
Haddonfield, N. J., school bonds, \$2,000 maturing each year, 4½s . . . . .	10,547 20	10,500 00
Jersey City, N. J., fund. water bonds . . . . .	5,100 00	5,000 00
Jersey City, N. J., municipal bonds, 7s . . . . .	13,440 00	13,200 00
Jersey City, N. J., water script, 7s . . . . .	3,348 30	3,300 00
Merchantville, N. J., school bonds, 4½s . . . . .	18,000 00	18,000 00
Ocean City, N. J., paving and fire, gold, 4s . . . . .	7,000 00	7,000 00
Ocean City, N. J., school bonds, 4½s . . . . .	38,288 80	38,000 00
Atlantic City Ry. Co., gold mort., 5s . . . . .	3,390 00	3,210 00
Atlantic City Ry. Co., 1st con. mort., gold, 4s . . . . .	24,750 00	24,500 00
Atlantic Coast Line, note, 5s . . . . .	945 00	1,000 00
Bridgeton & Millville Traction Co., 1st mort., 5s . . . . .	10,500 00	10,000 00
Camden & Atlantic R. R., con. mort., registered, 5s . . . . .	1,018 75	1,000 00
Camden & Suburban Ry. Co., 1st mort., 5s . . . . .	42,236 25	42,000 00
Camden & Suburban Ry. Co., purchase money, car trust bonds, \$5,000 maturing 1910—\$5,000, 1911, 5s . . . . .	10,000 00	10,000 00
Camden Horse R. R. Co., con. 1st mort., 5s . . . . .	22,142 50	21,000 00
Citizens' Street Ry. Co., 1st mort., 6s . . . . .	2,100 00	2,080 00
Consolidated Traction Co., N. J., gold, 5s . . . . .	91,537 50	89,250 00
Iron Mountain Car Trust, \$5,000 maturing 1911—\$2,000, 1912, 5s . . . . .	7,183 50	7,000 00
Jersey City, Hoboken, Paterson R. R. Co., 1st mort., gold, 4s . . . . .	23,895 00	24,000 00
Lehigh Valley R. R. Co., terminal gold bonds, 5s . . . . .	24,400 00	24,570 00
Midland R. R. Co. of N. J., 1st mort., 6s . . . . .	5,081 10	5,000 00
Newark Passenger R. Co., con. 1st mort. gold bonds, 5s . . . . .	39,968 75	37,450 00
New Jersey & Hudson River Ry. & Ferry Co., 1st mort., 4s . . . . .	8,300 00	8,300 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
New York, Lake Erie & Western Docks & Improvement Co., 1st mort., 6s	\$ 18,900 00	\$ 19,080 00
North Hudson County Ry. Co., 1st mort. bond, 6s	3,202 50	3,180 00
Paterson Ry. Co., con. mort., 6s	24,133 60	23,200 00
Seaboard Air Line Ry., equip. bonds, \$20,000 maturing 1911—\$1,000 1910—\$1,000 1912—\$1,000 1913, 5s	23,000 00	23,000 00
South Jersey Gas, Elec. & Traction Co., 1st mort. gold, 5s	50,562 50	50,000 00
Trenton Gas & Electric Co., 1st mort., 5s	11,660 00	11,550 00
Trenton Passenger R. R. Co., 1st mort., 5s	29,564 00	30,250 00
West Jersey & Seashore R. R. Co., 1st con. mort., 3½s	9,500 00	9,500 00
Hoboken Ferry Co., 1st mort., gold, 5s	25,890 00	26,750 00
Hudson Co. Gas Co., 1st mort., gold bonds, 5s	26,812 50	26,250 00
Newark Con. Gas Co., con. mort., 5s	10,750 00	10,500 00
Paterson & Passaic Gas & Electric Co., con. mort., 5s	14,735 00	14,560 00
Camden Horse R. R. Co.	69,510 00	70,000 00
Philadelphia, Germantown & Norristown R. R. Co.	16,900 00	15,000 00
United N. J. R. R. & Canal Co.	164,650 75	163,800 00
West Jersey & Seashore R. R. Co.	28,222 65	27,500 00
Girard Trust Co.	7,900 00	13,600 00
General Adjustment Bureau of N. Y.	450 00	450 00
Morris Canal & Banking Co., pref.	11,356 50	11,520 00
Philadelphia & Camden Ferry Co.	53,725 00	60,000 00
<b>Totals</b>	<b>\$1,306,798 45</b>	<b>\$1,300,730 00</b>

## CAPITAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 2 S. Main street, Concord, N. H.; incorporated Mar. 10, 1886; commenced business in Illinois Aug. 25, 1905.]

LYMAN JACKMAN, President.

RUFUS N. ELWELL, Secretary.

E. D. KINNEY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year	\$763,088 91

## INCOME.

	Fire.	
Gross premiums	\$640,910 50	
Deduct gross amount paid for—Reinsurance, fire, \$92,603.05; return premiums, fire, \$84,167.32	176,770 37	
<b>Total premiums</b>		<b>\$464,140 13</b>
Interest on mortgage loans	\$ 4,537 99	
Interest on collateral loans	878 08	
Interest on bonds and dividends on stocks	23,116 22	
Interest from other sources	448 24	
Rents	6,655 85	
<b>Total interest and rents</b>		<b>35,636 38</b>
From other sources, viz: Discount on losses paid		1,079 12
Profit on sale or maturity of ledger assets		4,195 42
<b>Total income</b>		<b>\$505,051 05</b>
<b>Total</b>		<b>\$1,268,139 96</b>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$296,687 86
Deduct amount received for—Salvage, fire, \$2,594.47; reinsurance, fire, \$33,172.04.....	35,766 51
Net amount paid for losses.....	\$262,921 35
Expenses of adjustment, settlement of losses.....	2,807 79
Commissions or brokerage.....	111,080 99
Allowances to local agencies for miscellaneous agency expenses.....	1,253 57
Salaries and expenses of special and general agents.....	15,265 93
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	20,336 87
Rents—including company's occupancy of its own buildings.....	1,272 14
Advertising, printing and stationery.....	3,148 40
Postage, telegrams, telephone and express.....	1,237 89
Legal expenses.....	206 91
Furniture and fixtures.....	191 83
Maps, including corrections.....	308 60
Underwriters' boards and tariff associations.....	2,268 23
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	4,271 85
Inspections and surveys.....	202 00
Repairs and expenses on real estate.....	2,106 93
Taxes on real estate.....	1,065 32
State taxes on premiums.....	4,947 02
Insurance department licenses and fees.....	2,787 10
All other licenses, fees and taxes.....	3,061 12
Other disbursements, viz: Office expenses and supplies, \$484.38; interest on borrowed money, \$53.63.....	538 01
Interest and dividends to stockholders.....	7,700 00
Agents' balances charged off.....	39 20
Loss on sale or maturity of ledger assets.....	2,400 00
Decrease in book value of ledger assets.....	200 00
Total disbursements.....	\$451,581 05
Balance.....	\$816,558 91

## LEDGER ASSETS.

Book value of real estate.....	\$ 89,207 27
Mortgage loans on real estate.....	87,532 55
Loans secured by pledge of bonds, stocks or other collaterals.....	15,700 00
Book value of bonds and stocks (Schedule A).....	516,495 26
Cash in office.....	7,750 04
Deposits in trust companies and banks not on interest.....	21,041 38
Deposits in trust companies and banks on interest.....	11,655 84
Agent's balances, representing business written subsequent of October 1, last.....	67,176 57
Total ledger assets.....	\$816,558 91

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,296 23
Interest accrued on bonds.....	3,318 22
Interest accrued on collateral loans.....	115 48
Interest accrued on other assets.....	331 19
Rents due and accrued on company's property.....	532 83
Total.....	5,563 95
Market value of bonds and stocks over book value.....	18,386 74
Other non-ledger assets viz: Due from other companies on losses paid.....	619 59
Gross assets.....	\$841,159 19

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Real estate.....	\$ 2,007 27
Special deposits to secure liabilities in Virginia.....	10,100 00
Total.....	12,107 27
Total admitted assets.....	\$829,051 92

## LIABILITIES.

Losses adjusted and unpaid, not due	\$29,104 35	
Losses in process of adjustment, or in suspense	35,440 92	
Losses resisted	1,075 00	
Total claims for losses	\$65,620 27	
Deduct reinsurance	9,174 78	
Net amount of unpaid losses		\$ 56,445 49
Unearned premiums at 50 per cent on fire risks running one year or less	\$169,453 07	
Unearned premiums <i>pro rata</i> on fire risks running more than one year	212,120 06	
Total unearned premiums as computed above		381,573 13
Salaries, rents, expenses bills, accounts, fees, etc., due or accrued		10,264 19
State, county and municipal taxes due or accrued		10,500 00
Total		\$458,782 81
Less liabilities secured by special deposits in Virginia, losses, \$400.00; unearned premiums, \$3,961.33		4,361 33
Total liabilities, except capital stock		\$454,421 48
Cash capital	\$200,000 00	
Surplus over all liabilities	174,630 44	
Surplus to policy holders		374,630 44
Total		\$829,051 92

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908	\$65,944,720 00	\$ 772,477 27
Written during the year	53,150,617 00	640,910 50
Totals	\$190,095,337 00	\$1,413,387 77
Expired and terminated	45,598,244 00	555,116 24
In force at end of the year	\$73,497,093 00	\$858,271 53
Deduct amount reinsured	9,490,234 00	122,499 13
Net amount in force	\$64,006,859 00	\$735,772 40

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$25,351,120 00	\$338,906 15
More than one and not more than three years to run	25,607,593 00	253,056 86
More than three years to run	13,048,146 00	143,809 39
Net amount in force Dec. 31, 1909	\$64,006,859 00	\$735,772 40

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$ 25,000 00
Losses incurred during the year, fire	286,037 22
Amount loaned to officers and directors	3,000 00
Amount loaned to stockholders not officers	1,700 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written	\$2,141,984 00
Less	761,483 00
Net risks written	\$1,380,501 00
Gross premiums received	\$30,047 52
Less	8,311 21
Net premiums received	\$21,736 31
Net losses paid	\$7,028 63
Net losses incurred	\$6,468 79

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Concord, N. H., 4s.	\$ 1,000 00	\$ 1,000 00
Concord, N. H., 3½s.	1,466 25	1,500 00
Concord, N. H., 3½s.	946 20	1,000 00
Dover, N. H., 4s.	2,002 50	2,000 00
Farmington, N. H., 4s.	5,000 00	5,000 00
Hillsborough Bridge, N. H., 4s.	1,000 00	1,000 00
Keene, N. H., 4s.	2,014 40	2,000 00
Keene, N. H., 3½s.	987 50	1,000 00
Littleton, N. H., 4s.	1,000 00	1,000 00
Meredith, N. H., 4½s.	500 00	500 00
Merrimack County, N. H., 4s.	1,000 00	1,000 00
Montrose, Town of, Colorado, 4s.	800 00	800 00
Nashua, N. H., 4s.	1,005 00	1,000 00
New Rochelle, N. Y., 5s.	3,280 50	3,060 00
New York City, N. Y., 3½s.	24,625 00	22,500 00
New York City, N. Y., 4s.	40,800 00	40,000 00
New York City, N. Y., 3½s.	29,482 50	28,800 00
Norfolk County, Va., 5s.	1,000 00	1,000 00
Onelda County, N. Y., 4s.	3,000 00	3,000 00
Portsmouth, N. H., 4s.	500 00	500 00
Richmond, Va., 4s.	10,012 50	10,100 00
White Plains, N. Y., 5½s.	5,200 00	5,200 00
Atchison, Topeka & Santa Fë R. R. Co., convert., 4s.	1,040 00	1,230 00
Atchison, Topeka & Santa Fë R. R. Co., convert., 5s.	1,000 00	1,230 00
Chicago, Cincinnati & Louisville R. R., receiver's certificate, 6s.	2,005 00	2,000 00
Hudson Companies, 6s.	8,025 00	8,000 00
Northern Pacific-Great Northern, joint bond, 4s.	7,705 00	7,760 00
Pere Marquette R. R. Co., of Ind., 1st mort., 4s.	1,900 00	1,700 00
Somerset Ry. Co., 1st mort., 4s.	960 00	950 00
Southern Indiana Ry. Co., 1st mort., 4s.	4,625 00	3,900 00
St. Louis & San Francisco R. R. Co., 4s.	1,775 00	1,700 00
St. Paul & Des Moines R. R. Co., 4½s.	8,500 00	9,300 00
Wabash R. R. Co., equip., 4½s.	1,986 00	2,000 00
Wabash R. R. Co., equip., 4½s.	2,972 10	3,000 00
Wisconsin Central R. R. S. & D. Div., 1st mort., 4s.	8,650 00	9,200 00
American Locomotive Co., time note, 5s.	8,718 75	9,000 00
American Locomotive Co., time note, 5s.	10,000 00	10,000 00
American Telephone & Telegraph Co., 4s.	1,930 00	1,860 00
Central Loan & Land Co., deb., 6s.	1,010 00	252 50
Denver Consolidated Gas & Electric Co., 5s.	7,190 00	7,600 00
Eastman Car Co., 5½s.	2,500 00	2,500 00
Elkhart Gas Co., 1st mort., 5s.	2,970 00	2,910 00
Indiana Syndicate, coll. trust, 5s.	9,725 00	10,000 00
Keene Gas & Electric Co., 5s.	5,925 00	6,000 00
Keokee Consolidated Coke Co., 6s.	2,550 00	2,550 00
Metropolitan Steamship Co., 1st mort., 5s.	5,100 00	4,250 00
Nebraska Loan & Trust Co., deb., 6s.	115 00	11 50
New York & Pennsylvania Telephone Co., 4s.	2,745 00	2,820 00
Nipe Bay Co., 6s.	5,000 00	5,000 00
Page Belting Co., demand note, 5½s.	15,000 00	15,000 00
St. Clair Furnace Co., 1st mort., 5s.	4,987 50	5,100 00
United Fruit Co., 5s.	8,742 00	10,000 00
United States Steel Corp., 5s.	9,068 25	10,500 00
Western Telephone and Telegraph Co., coll. trust, 5s.	1,922 50	1,960 00
Western Union Telegraph Co., 4½s.	7,315 00	6,790 00
Westinghouse Electric & Manufacturing Co., time note, 6s.	9,893 75	10,000 00
Wood Worsted Mills, time note, 4½s.	9,875 00	10,000 00
Atchison, Topeka & Santa Fë R. R. Co., com.	2,703 13	3,075 00
Atchison, Topeka & Santa Fë R. R. Co., pref.	5,975 63	6,300 00
Boston & Maine R. R. Co., com.	3,678 12	3,725 00
Chicago Junction R. R. & Union Stock Yard, pref.	3,537 50	3,540 00
Chicago, Milwaukee & St. Paul R. R. Co., com.	2,598 75	3,160 00
Chicago Northwestern R. R. Co., com.	2,950 00	3,700 00
Concord & Montreal R. R. Co., class 4.	3,011 10	3,340 00
Connecticut R. R. & Lighting Co., com.	1,956 25	1,900 00
Great Northern Ry. Co., pref.	5,520 00	6,336 00
Illinois Central R. R. Co.	8,071 18	8,584 00
Manhattan Elevated R. R. Co.	1,396 25	1,410 00
Massachusetts Electric Co., pref.	1,455 00	1,600 00
New York Central & Hudson River R. R. Co.	4,416 25	5,080 00
Pennsylvania R. R. Co.	13,898 75	15,412 50
St. Paul & Des Moines R. R. Co.	550 00	550 00
First National Bank, Concord, N. H.	1,560 00	1,600 00
Mechanicks National Bank, Concord, N. H.	11,330 00	11,250 00

SCHEDULE A—*Continued*.

## Bonds and Stocks.

Description.	Book value.	Market value.
National Bank of Lebanon, N. H.	\$ 1,200 00	\$ 1,250 00
National State Capital Bank, Concord, N. H.	27,380 00	27,730 00
American Agricultural Chemical Co., pref.	832 50	1,010 00
American Locomotive Co., pref.	3,757 50	4,640 00
American Sugar Refining Co., pref.	3,378 75	3,720 00
American Telephone & Telegraph Co.	13,322 48	16,445 00
American Woolen Co., pref.	5,693 76	6,720 00
Amoskeag Manufacturing Co.	5,115 00	8,008 00
Concord Axle Co.	896 00	1,000 00
Concord Electric Co., com.	1,068 50	1,000 00
Concord Electric Co., pref.	1,200 00	1,120 00
Concord Real estate Co.	8,700 00	6,525 00
Denver Gas & Electric Co.		1,480 00
Federal Sugar Refining Co., pref.	1,702 50	1,780 00
General Electric Co.	4,522 10	5,152 00
Keeokee Consolidated Coke Co.	450 00	450 00
Mackay Companies, pref.	1,432 50	1,560 00
Mackay Companies, com.	710 00	920 00
Margenthaler Linotype Co.	3,890 00	4,708 00
Missouri & Kansas Telephone Co.	3,075 00	1,020 00
Nashua Manufacturing Co.	1,162 50	1,150 00
Page Belting Co.	1,250 00	1,537 50
Prescott Piano Co., pref.	2,500 00	1,250 00
Pullman Co.	7,764 31	12,920 00
Swift & Co.	6,232 50	6,680 00
The Woodbury E. Hunt Co.	500 00	500 00
Underwriters Fire Insurance Co., com.	4,800 00	4,800 00
United Fruit Co.	1,441 25	1,870 00
United Shoe Machinery Co., pref.	1,913 75	1,860 00
United States Steel Co., pref.	3,513 12	4,375 00
Western Adjustment & Inspection Co.	140 00	100 00
Western Telephone & Telegraph Co., pref.	498 13	465 00
Western Union Telegraph Co.	1,787 50	1,560 00
<b>Totals</b>	<b>\$516,495 26</b>	<b>\$534,882 00</b>

## CITIZENS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1101 Pierce Bldg., St. Louis, Mo.; incorporated 1837; commenced business in Illinois May 24, 1873.]

CHAS. E. CHASE, President.

THOS. H. SCOTLAND, Secretary.

JOHN SHEPHERD, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash	\$200,000 00
Amount of ledger assets December 31 of previous year	\$811,439 24

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums	\$2,432,619 39	\$173 11	
Deduct gross amount paid for—			
Reinsur. fire, \$1,537,458 93; Mar. and Inl., \$115 40			
Ret. pre., fire, \$332,437 67	1,869,896 60	115 40	
<b>Total premiums</b>	<b>\$562,722 79</b>	<b>\$57 71</b>	<b>\$562,780 50</b>
Interest on mortgage loans		\$ 5,246 35	
Interest on bonds and dividends on stocks		22,203 62	
Interest from other sources		1,195 13	
<b>Total interest</b>			<b>28,645 10</b>
<b>Profit on sale or maturity of ledger assets</b>			<b>251 88</b>
<b>Total income</b>			<b>\$591,677 48</b>
<b>Total</b>			<b>\$1,403,116 72</b>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,188,431 00
Deduct amount received for—Salvage, fire, \$8,843.30; reinsurance, fire, \$863,098.71.....	871,942 01
Net amount paid for losses.....	\$316,489 59
Expenses of adjustment, settlement of losses.....	4,821 98
Commissions or brokerage.....	96,627 67
Salaries and expenses of special and general agents.....	48,722 45
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	20,445 32
Rents—including company's occupancy of its own buildings.....	3,096 30
Advertising, printing and stationery.....	4,211 33
Postage, telegrams, telephone and express.....	6,722 71
Legal expenses.....	381 89
Furniture and fixtures.....	447 15
Maps, including corrections.....	1,922 54
Underwriters' boards and tariff associations.....	6,146 35
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	1,400 22
Inspections and surveys.....	3,724 16
Taxes on real estate.....	2 22
State taxes on premiums.....	13,070 37
Insurance department licenses and fees.....	4,849 25
All other licenses, fees and taxes.....	2,728 60
Other disbursements, viz.: Comch. reports, \$606.53; miscellaneous expenses, \$114.73; prem. on Off. Ins. indemnity bond and safe deposits, \$89.67; periodicals, \$60.61; toilet service, \$55.60.....	927 23
Interest and dividends to stockholders.....	16,000 00
Agents' balances charged off.....	103 75
Total disbursements.....	\$552,841 08
Balance.....	\$850,275 64

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 77,200 00
Book value of bonds and stocks (Schedule A).....	524,823 75
Cash in office.....	1,957 85
Deposits in trust companies and banks not on interest.....	9,650 67
Deposits in trust companies and banks on interest.....	138,922 64
Agents' balances, representing business written subsequent of October 1, last.....	97,193 81
Agents' balances, representing business written prior to October 1, last.....	526 92
Total ledger assets.....	\$850,275 64

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,559 00
Interest accrued on bonds.....	7,980 00
Interest due on other assets.....	329 41
Total.....	9,868 41
Other non-ledger assets, viz.: Local department expenses.....	789 72
Gross assets.....	\$800,933 77

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 526 92
Book value of ledger assets over market value, viz.: Bonds.....	6,821 25
Total.....	7,348 17
Total admitted assets.....	\$853,585 00



## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 5,955 48	
Losses in process of adjustment or in suspense.....	117,569 38	
Losses resisted.....	15,650 00	
Total claims for losses.....	\$139,174 86	
Deduct reinsurance.....	100,752 18	
Net amount of unpaid losses.....		\$ 38,422 68
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$177,794 50	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	239,539 43	
Excess of original premiums over amount received for reinsurance, \$508.33, unearned premiums ( <i>pro rata</i> ).....	264 68	
Total unearned premiums as computed above.....		417,598 61
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,989 21
State, county and municipal taxes due or accrued.....		5,550 00
Total liabilities, except capital stock.....		\$463,560 50
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	190,025 10	
Surplus to policy holders.....		390,025 10
Total.....		<u>\$853,585 60</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks	Premiums
In force Dec. 31, 1908.....	\$213,312,401 00	\$2,800,488 51		
Written during the year.....	194,354,946 00	2,432,619 39	\$34,956 00	\$173 11
Totals.....	\$407,667,347 00	\$5,233,107 90		
Expired and terminated.....	178,765,988 00	2,326,429 93	\$34,956 00	\$173 11
In force at end of the year.....	\$228,901,359 00	\$2,906,677 97		
Deduct amount reinsured.....	165,306,888 00	2,106,177 97		
Net amount in force.....	<u>\$63,595,471 00</u>	<u>\$801,500 00</u>		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$24,856,015 00	\$355,589 00
More than one and not more than three years to run.....	29,523,437 00	330,157 00
More than three years to run.....	9,216,019 00	115,754 00
Net amount in force Dec. 31, 1909.....	<u>\$63,595,471 00</u>	<u>\$801,500 00</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	318,898 02
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$16,247,065 00
Less.....	5,544,825 00
Net risks written.....	<u>\$10,702 240 00</u>
Gross premiums received.....	\$183,885 25
Less.....	58,134 11
Net premiums received.....	<u>\$125,751 14</u>
Net losses paid.....	<u>\$66,100 76</u>
Net losses incurred.....	<u>\$60,840 45</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Atlantic Coast Line, 1st mort. gold, 4s.....	\$ 24,000 00	\$ 24,000 00
Baltimore & Ohio, Southwestern Div., 1st mort., gold, 3½s.....	67,875 00	67,875 00
Brooklyn Union Elevated, 1st mort., gold, 5s.....	50,500 00	51,500 00
Chesapeake & Ohio Ry., 1st consol. mort., gold, 5s.....	47,500 00	45,500 00
City of St. Louis, Bldgs. and public imp., 4s.....	108,581 25	107,100 00
Elgin, Joliet & Eastern Ry., gold, 5s.....	28,500 00	28,375 00
International & Great Northern R. R., 1st mort., gold, 6s.....	57,765 00	52,800 00
Iowa Central, 1st mort., gold, 5s.....	28,656 25	26,625 00
Louisville, Henderson & St. Louis R. R., 1st mort., gold, 5s.....	37,187 50	38,500 00
Missouri Pacific, 1st consol., gold, 6s.....	17,475 00	18,575 00
Southern Ry., Memphis Div., 1st mort., gold, 5s.....	38,393 75	38,762 50
State of Georgia, reg., 3½s.....	9,900 00	9,900 00
Virginia Century, 3s.....	9,765 00	9,765 00
Underwriters' Salvage Co. of New York.....	500 00	500 00
General Adjustment Bureau, N. Y.....	50 00	50 00
Western Adjustment & Inspection Co., Chicago.....	125 00	125 00
Southern Adjustment Bureau, Atlanta, Ga.....	50 00	50 00
Totals.....	<u>\$524,823 75</u>	<u>\$518,002 50</u>

## CITIZENS' FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Charles Town, W. Va.; incorporated Jan. 14, 1907; commenced business in Illinois Sept. 18, 1908.]

R. P. CHEW, President.

R. W. ALEXANDER, Secretary.

THOMAS H. WILLIS, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets December 31 of previous year.....	<u>\$346,277 60</u>

## INCOME.

	Fire.	
Gross premiums.....	\$196,546 40	
Deduct gross amount paid for—Reinsurance, fire, \$13,556.99; return premiums, fire, \$32,843.63.....	46,400 62	
Total premiums.....		\$150,145 78
Interest on mortgage loans.....	\$6,919 86	
Interest on collateral loans.....	460 36	
Interest on bonds.....	8,817 46	
Interest from other sources.....	143 52	
Total interest.....		16,141 20
Profit on sale or maturity of ledger assets.....		293 75
Increase in book value of ledger assets.....		2,327 60
Total income.....		<u>\$168,908 23</u>
Total.....		<u>\$515,185 83</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$68,406 30
Deduct amount received for—Salvage, fire, \$1,109.19; reinsurance, fire, \$4,211.64.....	5,320 83
Net amount paid for losses.....	\$63,085 47
Expenses of adjustment, settlement of losses.....	1,130 39
Commissions or brokerage.....	37,000 68
Allowances to local agencies for miscellaneous agency expenses.....	186 62
Salaries and expenses of special and general agents.....	4,497 90
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	8,635 83
Rents—including company's occupancy of its own buildings.....	375 00
Advertising, printing and stationery.....	1,577 06
Postage, telegrams, telephone and express.....	1,228 08
Legal expenses.....	180 31
Furniture and fixtures.....	681 39
Maps, including corrections.....	821 10
Underwriters' boards and tariff associations.....	817 58
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	213 18
Inspections and surveys.....	218 20
State taxes on premiums.....	1,289 94
Insurance department licenses and fees.....	896 50
All other licenses, fees and taxes.....	4,355 67
Other disbursements, viz.: Office supplies, \$358.43; office expenses, \$270.85; reports and periodicals, \$438.83; official bonds, \$90.00; miscellaneous, \$309.74; overpaid agents' balance, \$40.00.....	1,507 85
Interest and dividends to stockholders.....	15,000 00
Loss on sale or maturity of ledger assets.....	42 19
Decrease in book value of ledger assets.....	1,248 63
Total disbursements.....	\$144,991 57
Balance.....	\$370,194 26

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$121,799 40
Book value of bonds (Schedule A).....	219,060 00
Deposits in trust companies and banks not on interest.....	3,033 59
Deposits in trust companies and banks on interest.....	48 18
Agents' balances, representing business written subsequent to October 1, last.....	25,889 48
Bills receivable taken for fire risks.....	263 61
Other ledger assets, viz.: Deposit with Philadelphia Underwriters.....	100 00
Total ledger assets.....	\$370,194 26

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,809 02
Interest accrued on bonds.....	1,680 20
Total.....	3,489 22
Furniture and fixtures.....	1,934 40
Maps.....	1,253 16
Supplies, printing and stationery.....	2,846 37
Gross assets.....	\$379,717 35

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$2,846 37
Furniture, fixtures and safes.....	1,934 40
Maps.....	1,253 16
Special deposits to secure liabilities in Virginia.....	10,200 00
Total.....	16,233 87
Total admitted assets.....	\$363,483 48

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$10,198 87	
Deduct reinsurance.....	799 67	
Net amount of unpaid losses.....		\$ 9,399 20
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$58,593 43	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	34,740 43	
Total unearned premiums as computed above.....		93,333 86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		378 10
Total.....		\$103,111 16
Less liabilities secured by special deposits in Virginia: Losses, \$299.20; unearned premiums, \$6,909.56.....		7,208 76
Total liabilities, except capital stock.....		\$ 95,902 40
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	67,581 08	
Surplus to policy holders.....		267,581 08
Total.....		\$363,483 48

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$7,058,146 91	\$ 99,832 70
Written during the year.....	15,844,385 29	196,546 40
Totals.....	\$22,902,532 20	\$296,379 10
Expired and terminated.....	8,389,088 26	110,419 99
In force at end of the year.....	\$14,513,443 94	\$185,959 11
Deduct amount reinsured.....	1,160,170 78	14,165 16
Net amount in force.....	\$13,353,273 16	\$171,793 95

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$9,012,877 76	\$117,186 86
More than one and not more than three years to run.....	3,859,408 96	47,213 69
More than three years to run.....	480,966 44	7,393 40
Net amount in force Dec. 31, 1909.....	\$13,353,273 16	\$171,793 95

## GENERAL INTERROGATORIES.

Losses incurred during the year, fire.....	\$68,771 08
Amount loaned to officers and directors.....	2,500 00
Amount loaned to stockholders not officers.....	17,200 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,599,850 09
Less.....	500,584 00
Net risks written.....	\$1,099,266 09
Gross premiums received.....	\$19,016 81
Less.....	3,864 17
Net premiums received.....	\$15,152 64
Net losses paid.....	\$1,966 18
Net losses incurred.....	\$1,984 04

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
Washington & Vandemere, 1st mort. reg., 4½s.	\$ 4,800 00	\$ 4,800 00
Missouri Pacific, equip., 5s.	5,050 00	5,050 00
Texas Pacific R. R. equip., 5s.	5,000 00	5,000 00
Seaboard Air Line Ry., ext., 5s.	5,000 00	5,000 00
City of Charlotte, N. C., 5s.	5,250 00	5,250 00
Denver & Rio Grande R. R., equip., 5s.	5,000 00	5,000 00
Fort Worth & Denver City R. R., 8s.	5,650 00	5,650 00
Alabama & Great Southern, ext., 5s.	5,300 00	5,300 00
New York, Susquehanna & Western, refund., 5s.	5,300 00	5,300 00
Texas Pacific Ry., Louisiana Div., 5s.	5,150 00	5,150 00
St. Louis, Iron Mountain & Southern R. R., 5s.	5,500 00	5,500 00
Bonds of Clark County, Va., 4s.	5,000 00	5,000 00
City of Roanoke, Va., refund., 4½s.	5,200 00	5,200 00
City of New York, 4½s.	5,550 00	5,550 00
City of New York, 4½s.	5,550 00	5,550 00
Bonds of Jefferson County, W. Va., 5s.	100 00	100 00
Corporation of Charles Town, W. Va., 5s.	1,500 00	1,500 00
City of Charleston, W. Va., 4½s.	10,400 00	10,400 00
City of Mt. Vernon, N. Y., reg., 5s.	10,100 00	10,100 00
City of Huntington, W. Va., 5s.	5,400 00	5,400 00
City of Troy, N. Y., reg., 4s.	10,100 00	10,100 00
City of Buffalo, N. Y., reg., 4s.	5,100 00	5,100 00
City of Ithaca, N. Y., 4½s.	5,100 00	5,100 00
City of Clarksburg, W. Va., 4s.	1,880 00	1,880 00
City of Utica, N. Y., reg., 4s.	5,050 00	5,050 00
City of Oswego, N. Y., reg., 4½s.	10,400 00	10,400 00
City of Wheeling, W. Va., school bonds, 4½s.	7,350 00	7,350 00
City of Watertown, N. Y., reg., 4s.	5,100 00	5,100 00
Maryland Electric Ry., 1st sink. fund, 5s.	4,850 00	4,850 00
Mason City & Ft. Dodge, 1st mort., 4s.	4,300 00	4,300 00
Chattanooga Ry., consol., 5s.	4,900 00	4,900 00
New York City, N. Y., 4s.	5,000 00	5,000 00
Brunswick, Ga., 5s.	5,200 00	5,200 00
Missouri Pacific, coll., 5s.	5,100 00	5,100 00
Georgia & Alabama, 5s.	5,300 00	5,300 00
Wheeling, W. Va., 4s.	5,100 00	5,100 00
Coal & Coke Ry., 5s.	4,900 00	4,900 00
Charles Town Water Co., 5s.	5,000 00	5,000 00
Seaboard Air Line, 4s.	4,300 00	4,300 00
Seaboard Air Line, 4s.	4,300 00	4,300 00
St. Louis & San Francisco, 4½s.	4,950 00	4,950 00
Totals.....	<u>\$219,060 00</u>	<u>\$219,060 00</u>

## CITY OF NEW YORK INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 42 Cedar street, New York, N. Y.; incorporated April, 1905; commenced business in Illinois May, 1905.]

MAJOR A. WHITE, President.

G. CARROLL FRENCH, Secretary.

JAS. I. LOEB, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$500,000 00
Amount of ledger assets December 31 of previous year.....	\$782,015 36
Increase of paid up capital during the year.....	300,000 00
Surplus paid in by stockholders.....	300,000 00
Extended at.....	<u>\$1,382,015 36</u>

## INCOME.

	Fire.	
Gross premiums .....	\$678,158 51	
Deduct gross amount paid for—Reinsurance, fire, \$146,489.10; return premiums, fire, \$142,214.71 .....	288,703 81	
Total premiums .....		\$389,454 70
Interest on bonds and dividends on stocks .....	\$22,703 52	
Interest from other sources .....	725 04	
Total interest .....		23,428 56
Agents' balances previously charged off .....		3 67
Profit on sale or maturity of ledger assets .....		385 50
Total income .....		<u>\$413,272 43</u>
Total .....		<u>\$1,795,287 79</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$220,911 46	
Deduct amount received for—Salvage, fire, \$406.03; reinsurance, fire, \$42,059.61 .....	42,465 64	
Net amount paid for losses .....		\$178,445 82
Expenses of adjustment, settlement of losses .....		3,828 04
Commissions or brokerage .....		71,574 77
Salaries and expenses of special and general agents .....		11,412 65
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		40,179 69
Rents—including company's occupancy of its own buildings .....		5,732 90
Advertising, printing and stationery .....		4,890 39
Postage, telegrams, telephone and express .....		4,386 60
Legal expenses .....		474 43
Furniture and fixtures .....		801 96
Maps, including corrections .....		3,834 36
Underwriters' boards and tariff associations .....		2,863 74
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		2,902 78
Inspections and surveys .....		1,132 89
State taxes on premiums .....		6,341 42
Insurance department licenses and fees .....		3,299 52
All other licenses, fees and taxes .....		887 88
Other disbursements, viz: Traveling expense, \$1,611.01; merchandise agencies, \$569.00 miscellaneous expense, \$1,525.42 .....		3,705 43
Interest and dividends to stockholders .....		15 000 00
Agents' balances charged off .....		82 25
Loss on sale or maturity of ledger assets .....		17,622 50
Total disbursements .....		<u>\$379,410 02</u>
Balance .....		<u>\$1,415,877 77</u>

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A) .....	\$679,461 63
Cash in office .....	438 40
Deposits in trust companies and banks on interest .....	639,542 45
Agent's balances, representing business written subsequent to October 1, last .....	95,231 18
Agent's balances, representing business written prior to October 1, last .....	1,204 11
Total ledger assets .....	<u>\$1,415,877 77</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	3,145 83
Market value of bonds and stocks over book value .....	10,013 37
Due from other companies for reinsurance on losses paid .....	6,390 20
Gross assets .....	<u>\$1,435,427 17</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	1,204 11
Total admitted assets .....	<u>\$1,434,223 06</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 4,250 00	
Losses in process of adjustment, or in suspense .....	33,759 00	
Losses resisted .....	4,750 00	
Total claims for losses .....	\$42,759 00	
Deduct reinsurance .....	10,785 00	
Net amount of unpaid losses .....		\$ 31,974 00
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$140,993 84	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	177,464 75	
Total unearned premiums as computed above .....		318,458 59
Cash dividends remaining unpaid, to stockholders .....		5 000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		500 00
State, county and municipal taxes due or accrued .....		2,500 00
Reinsurance premiums .....		18,291 92
Total liabilities, except capital stock .....		\$376,724 51
Cash capital .....	\$500,000 00	
Surplus over all liabilities .....	557,498 55	
Surplus to policy holders .....		1,057,498 55
Total .....		<u>\$1,434,223 06</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$73,289,839 00	\$688,949 25
Written during the year .....	70,591,911 00	678,158 51
Totals .....	\$143,881,750 00	\$1,367,107 76
Expired and terminated .....	59,457,613 00	559,543 13
In force at end of the year .....	\$84,424,137 00	\$807,564 63
Deduct amount reinsured .....	23,375,609 00	208,743 02
Net amount in force .....	<u>\$61,048,528 00</u>	<u>\$598,821 61</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$27,565,521 00	\$281,987 69
More than one and not more than three years to run .....	25,300,179 00	219,175 38
More than three years to run .....	8,182,828 00	97,658 54
Net amount in force Dec. 31, 1909 .....	<u>\$61,048,528 00</u>	<u>\$598,821 61</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$120,000 00
Losses incurred during the year, fire .....	167,670 96
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$3,711,371 00
Less .....	1,429,285 00
Net risks written .....	<u>\$2,282,086 00</u>
Gross premiums received .....	\$43,330 08
Less .....	14,555 37
Net premiums received .....	<u>\$28,824 71</u>
Net losses paid .....	<u>\$13,812 40</u>
Net losses incurred .....	<u>\$12,259 53</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value
New York State Canal Improvement Loan, 3s. ....	\$205,260 00	\$206,000 00
New York City, 3½s. ....	25,562 50	22,250 00
Atchison, Topeka & Santa Fé Ry., conv., 5s. ....	11,697 50	12,200 00
Southern Pacific Co., conv., 4s. ....	10,475 00	10,500 00
Baltimore & Ohio R. R. Co., com. ....	45,002 88	47,200 00
Chicago, Milwaukee & St. Paul R. R. Co., com. ....	9,712 50	15,800 00
Delaware & Hudson Co. ....	18,412 50	18,400 00
Erie R. R. Co., 1st pref. ....	21,625 00	15,000 00
Great Northern Ry., pref. ....	52,565 00	42,900 00
Great Northern Ry., Iron ore cts. ....	.....	8,100 00
Louisville & Nashville R. R. Co. ....	29,075 00	31,600 00
Manhattan Ry. Co., New York City, N. Y. ....	16,662 50	13,800 00
Northern Pacific Ry. Co. ....	62,890 00	72,500 00
Pennsylvania R. R. Co. ....	29,525 00	30,825 00
Union Pacific Ry. Co., com. ....	14,387 50	20,400 00
Consolidated Gas Co., New York City, N. Y. ....	76,618 75	72,000 00
Maiden Lane and William Street Co., New York City, N. Y. ....	50,000 00	50,000 00
<b>Totals. ....</b>	<b>\$679,461 63</b>	<b>\$689,475 00</b>

## COLONIAL ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 45 Cedar street, New York, N. Y.; incorporated June 15, 1896; commenced business in Illinois August, 1896.]

LEO H. WISE, President.

E. E. HALL, Secretary.

M. J. NAGHTEN, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash. ....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year. ....		\$313,728 10

## INCOME.

	Fire.	
Gross premiums. ....	\$78,453 70	
Deduct gross amount paid for—Reinsurance, fire, \$2,415.57; return premiums, fire, \$14,878.25. ....	17,293 82	
<b>Total premiums. ....</b>		<b>\$61,159 88</b>
Interest on bonds. ....	\$10,533 33	
Interest from other sources. ....	2,189 50	
<b>Total interest. ....</b>		<b>12,722 83</b>
Profit on sale or maturity of ledger assets. ....		12 50
<b>Total income. ....</b>		<b>\$73,895 21</b>
<b>Total. ....</b>		<b>\$387,623 31</b>



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$18,498 28
Deduct amount received for—Salvage and reinsurance .....	722 55
Net amount paid for losses .....	\$17,775 73
Expenses of adjustment, settlement of losses .....	751 12
Commissions or brokerage .....	22,710 73
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	3,730 00
Legal expenses .....	432 68
Underwriters' boards and tariff associations .....	662 62
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	572 11
Inspections and surveys .....	114 08
State taxes on premiums .....	792 38
Insurance department licenses and fees .....	1,072 29
Other disbursements, viz: Sundries .....	96 18
Total disbursements .....	\$48,709 92
Balance .....	\$338,913 39

## LEDGER ASSETS.

Book value of bonds (Schedule A) .....	\$303,525 00
Deposits in trust companies and banks not on interest .....	902 90
Deposits in trust companies and banks on interest .....	28,318 77
Agent's balances, representing business written subsequent to October 1, last .....	6,166 72
Total ledger assets .....	\$338,913 39

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	1,566 66
Gross assets .....	\$340,480 05

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds .....	5,525 00
Total admitted assets .....	\$334,955 05

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 90 00	
Losses in process of adjustment, or in suspense .....	825 00	
Losses resisted .....	3,810 00	
Total claims for losses .....		\$ 4,725 00
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$28,150 70	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	849 44	
Total unearned premiums as computed above .....		29,000 14
State, county and municipal taxes due or accrued .....		1,000 00
Return premiums, \$1,304.58; reinsurance premiums \$353.62 .....		1,658 20
All other liabilities, viz: To provide for difference in reinsurance reserve between New York standard and Illinois standard .....		4,484 99
Total liabilities, except capital stock .....		\$ 40,868 33
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	94,086 72	
Surplus to policy holders .....		294,086 72
Total .....		\$334,955 05

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$ 7,199,069 00	\$51,937 39
Written during the year .....	11,243,164 00	78,453 70
Totals .....	\$18,442,233 00	\$130,391 09
Expired and terminated .....	9,837,402 00	70,972 64
In force at end of the year .....	\$8,604,831 00	\$59,418 45
Deduct amount reinsured .....	242,841 00	1,803 19
Net amount in force .....	\$8,361,990 00	\$57,615 26

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$8,224,490 00	\$56,301 40
More than one and not more than three years to run .....	112,500 00	1,001 18
More than three years to run .....	25,000 00	312 68
Net amount in force Dec. 31, 1909 .....	<u>\$8,361,990 00</u>	<u>\$57,615 26</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$25,000 00
Losses incurred during the year, fire .....	7,605 92
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	<u>Nothing</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$849,010 00
Less .....	<u>142,860 00</u>
Net risks written .....	<u>\$706,150 00</u>
Gross premiums received .....	\$5,576 68
Less .....	<u>580 54</u>
Net premiums received .....	<u>\$4,996 04</u>
Net losses paid .....	<u>\$796 28</u>
Net losses incurred .....	<u>\$796 28</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
United States Government, Philippine public works and imp., 4s .....		\$108,000 00	\$108,000 00
United States Government, Philippine, hand purchase, 4s .....		135,000 00	130,000 00
New York City, corp. stock, gold, 4s .....		60,525 00	60,000 00
Totals .....		<u>\$303,525 00</u>	<u>\$298,000 00</u>

## COLUMBIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 15 Exchange place, Jersey City, N. J.; incorporated March 21, 1901; commenced business in Illinois July 8, 1901.]

GEO. F. CRANE, President.

C. E. DEAN, Secretary.

J. S. WALL, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$400,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$676,514 22</u>

## INCOME.

	Marine and inland.	
Gross premiums.....	\$771,339 76	
Deduct gross amount paid for—Reinsurance, marine and inland, \$375,- 263.16; return premiums, marine and inland, \$154,008.17.....	529,271 33	
Total premiums.....		\$242,068 43
Interest on bonds.....	\$21,268 06	
Interest from other sources.....	2,170 34	
Total interest.....		23,438 40
Total income.....		\$265,506 83
Total.....		\$942,021 05

## DISBURSEMENTS.

	Marine and inland.	
Gross amount paid for losses.....	\$362,406 20	
Deduct amount received for—Salvage, marine and inland, \$100,420.82; reinsurance, marine and inland, \$151,218.35.....	251,639 17	
Net amount paid for losses.....		\$110,766 03
Commissions or brokerage.....		57,564 95
Allowances to local agencies for miscellaneous agency expenses.....		1,486 69
Salaries and expenses of special and general agents.....		5,724 83
Salaries, fees and other charges of officers, directors, trustees, agents and employes....		13,380 43
Rents—including company's occupancy of its own buildings.....		1,596 10
Advertising, printing and stationery.....		2,034 83
Postage, telegrams, telephone and express.....		691 57
Legal expenses.....		57 13
Furniture and fixtures.....		239 91
Underwriters' boards and tariff associations.....		922 29
Inspections and surveys.....		263 68
State taxes on premiums.....		5,276 81
Insurance department license and fees.....		1,336 53
Agents' balances charged off.....		233 51
Decrease in book value of ledger assets.....		1,641 40
Total disbursements.....		\$203,218 69
Balance.....		\$738,802 36

## LEDGER ASSETS.

Book value of bonds (Schedule A).....	\$632,275 35
Deposits in trust companies and banks on interest.....	59,887 73
Agents' balances, representing business written subsequent of October 1, last.....	31,962 99
Agents' balances, representing business written prior to October 1, last.....	4,676 29
Other ledger assets, viz.: Cash deposit Ontario Dept.....	10,000 00
Total ledger assets.....	\$738,802 36

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$6,255 81
Interest accrued on other assets.....	412 50
Total.....	6,668 31
Gross assets.....	\$745,470 67

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 4,676 29
Book values of ledger assets over market value, viz.: Bonds.....	37,410 35
Special deposits to secure liabilities in Canada.....	29,400 00
Total.....	71,486 64
Total admitted assets.....	\$673,984 03

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$5,355 84	
Losses resisted.....	1,104 65	
Total claims for losses.....	\$6,460 49	
Deduct reinsurance.....	2,550 00	
Net amount of unpaid losses.....		\$ 3,910 49
Unearned premiums <i>pro rata</i> on inland risks running more than one year.....	\$ 173 81	
Unearned premiums at 50 per cent on yearly inland navigation risks.....	97,327 53	
Unearned premiums 100 per cent on short term inland marine risks.....	2,566 24	
Total unearned premiums as computed above.....		100,067 63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		500 00
State, county and municipal taxes due or accrued.....		5,000 00
Total.....		\$109,478 12
Less liabilities secured by special deposits in Canada, unearned premiums.....		6,901 18
Total liabilities, except capital stock.....		\$102,576 94
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	171,407 09	
Surplus to policy holders.....		571,407 09
Total.....		\$673,984 03

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1906.....	\$ 44,307,701 00	\$525,887 31
Written during the year.....	103,492,348 00	771,339 76
Totals.....	\$147,800,049 00	\$1,297,227 07
Expired and terminated.....	100,385,372 00	744,595 22
In force at end of the year.....	\$47,414,677 00	\$552,631 85
Deduct amount reinsured.....	31,139,745 00	355,175 44
Net amount in force.....	\$16,274,932 00	\$197,456 41

## GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000 00
Losses incurred during the year, marine and inland.....	105,834 41
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$931,037 00
Less.....	188,639 00
Net risks written.....	\$742,398 00
Gross premiums received.....	\$12,642 09
Less.....	2,301 19
Net premiums received.....	\$10,340 90
Net losses paid.....	\$2,840 95
Net losses incurred.....	\$2,840 95

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
Binghamton, city of, exchange St. B., 3½s.....	\$ 53,344 55	\$ 46,000 00
Buffalo, city of, com. school, 3½s.....	61,961 37	58,800 00
Jersey City, city of, Assts. loan, 5s.....	108,790 21	106,000 00
New York, city of, docks and ferries, 3½s.....	6,391 24	5,460 00
New York, city of, hall of records, 3½s.....	2,132 32	1,820 00
New York, city of, public library, 3½s.....	111,724 16	95,095 00
New York, city of, San Proc., 3½s.....	52,065 30	48,000 00
New York, city of, San Proc., 3½s.....	12,927 70	12,000 00
State of Georgia, bonds, 4½s.....	10,500 00	10,500 00
Central R. R. of New Jersey, 5s.....	1,248 63	1,250 00
Chicago & Northwestern Ry., gold, 3½s.....	13,790 00	12,600 00
Lehigh Valley R. R., 4½s.....	10,715 48	10,700 00
National R. R. of Mexico, 4½s.....	12,000 00	12,240 00
New York Central & Hudson River R. R., ref., 3½s.....	9,600 00	9,100 00
Northern Pacific R. R., 4s.....	25,498 77	25,750 00
Northern Pacific & Great Northern, C., B. & Q., coll., 4s.....	18,100 00	19,400 00
Northern Pacific & Great Northern, C., B. & Q., coll., 4s.....	14,343 75	14,550 00
Oregon Short Line., refund., 4s.....	23,907 62	23,750 00
St. Louis, Iron Mountain & Southern R. R., 1st, 4s.....	18,475 00	17,600 00
New York, New Haven & Hartford R. R., 4s.....	28,612 50	28,500 00
American Dock & Imp., 1st Mort., 5s.....	16,518 75	16,350 00
Province of Ontario, deb., 3½s.....	10,000 00	9,700 00
Toronto Local Improvement, deb., 3½s.....	9,608 00	9,700 00
<b>Totals.....</b>	<b>\$632,275 35</b>	<b>\$594,865 00</b>

## COMMERCE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 57 State street, Albany, N. Y.; incorporated June 1, 1859; commenced business in Illinois Nov. 4, 1891.]

E. DARWIN JENISON, President.

ADDISON J. HINMAN, Secretary.

ED. N. WILEY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets December 31 of previous year.....	\$607,825 46

## INCOME.

	Fire.	
Gross premiums.....	\$329,670 92	
Deduct gross amount paid for—Reinsurance, fire, \$23,450.49; return premiums, fire, \$40,773.06.....	64,223 55	
Total premiums.....		\$265,447 37
Interest on mortgage loans.....	\$ 1,558 08	
Interest on bonds and dividends on stocks.....	18,992 96	
Interest from other sources.....	675 91	
Rents—including company's occupancy of its own buildings.....	9,732 62	
Total interest and rents.....		30,959 57
Agents' balances previously charged off.....		271 34
Total income.....		\$296,678 28
Total.....		\$904,503 74

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$111,867 30
Deduct amount received for—Salvage, fire, \$850.72; reinsurance, fire, \$6,526.53.....	7,377 25
Net amount paid for losses.....	\$104,490 05
Expenses of adjustment, settlement of losses.....	2,020 46
Commissions or brokerage.....	67,199 30
Allowances to local agencies for miscellaneous agency expenses.....	82 33
Salaries and expenses of special and general agents.....	2,636 75
Salaries, fees and other charges of officers, directors, trustees, agents and employes....	14,898 25
Rents—including company's occupancy of its own buildings.....	1,600 00
Advertising, printing and stationery.....	4,424 72
Postage, telegrams, telephone and express.....	2,420 28
Furniture and fixtures.....	344 06
Maps, including corrections.....	906 92
Underwriters' boards and tariff associations.....	1,720 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments	1,794 85
Inspections and surveys.....	500 28
Repairs and expenses on real estate.....	4,290 78
Taxes on real estate.....	1,961 37
State taxes on premiums.....	5,750 90
Insurance department licenses and fees.....	1,322 47
Interest and dividends to stockholders.....	20,000 00
Loss on sale or maturity of ledger assets.....	4,937 50
Total disbursements.....	\$243,301 64
Balance.....	\$661,202 10

## LEDGER ASSETS.

Book value of real estate.....	\$ 70,000 00
Mortgage loans on real estate.....	29,100 00
Book value of bonds and stocks (Schedule A).....	497,267 00
Cash in office.....	1,026 67
Deposits in trust companies and banks on interest.....	31,515 51
Agents' balances, representing business written subsequent of October 1, last.....	32,090 25
Agents' balances, representing business written prior to October 1, last.....	202 67
Total ledger assets.....	\$661,202 10

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,682 21
Interest accrued on other assets.....	92 41
Rents accrued on company's property.....	859 33
Total.....	3,633 95
Market value of bonds and stocks over book value.....	5,003 75
Gross assets.....	\$669,839 80

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	202 67
Total admitted assets.....	\$669,637 13

## LIABILITIES.

Losses adjusted and unpaid not due.....	\$ 2,396 33
Losses in process of adjustment or in suspense.....	12,234 00
Losses resisted.....	3,253 45
Total claims for losses.....	\$17,883 78
Deduct reinsurance.....	1,370 00
Net amount of unpaid losses.....	\$ 16,513 78
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 91,540 34
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	125,463 43
Total unearned premiums as computed above.....	217,003 77
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,000 00
State, county and municipal taxes due or accrued.....	6,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	37 05
Reinsurance premiums.....	788 07
Total liabilities, except capital stock.....	\$241,342 67
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	228,294 46
Surplus to policy holders.....	428,294 46
Total.....	\$669,637 13

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$40,845,803 00	\$425,043 19
Written during the year.....	28,635,450 00	329,670 92
Totals.....	\$69,481,253 00	\$ 754,714 11
Expired and terminated.....	24,063,917 00	1,303,674 28
In force at end of the year.....	\$45,417,336 00	\$451,039 83
Deduct amount reinsured.....	3,229,791 00	33,583 76
Net amount in force.....	<u>\$42,187,545 00</u>	<u>\$417,456 07</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$17,400,094 00	\$183,060 68
More than one and not more than three years to run.....	18,957,794 00	167,696 37
More than three years to run.....	5,829,657 00	66,679 02
Net amount in force Dec. 31, 1909.....	<u>\$42,187,545 00</u>	<u>\$417,456 07</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 10,000 00
Losses incurred during the year, fire.....	105,931 00
Amount loaned to officers and directors.....	4,000 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,102,432 00
Less.....	571,667 00
Net risks written.....	<u>\$1,530,765 00</u>
Gross premiums received.....	\$27,160 56
Less.....	5,002 29
Net premiums received.....	<u>\$22,158 27</u>
Net losses paid.....	<u>\$8,675 26</u>
Net losses incurred.....	<u>\$8,452 88</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Albany, N. Y., P. O., refund, 34s.....	\$11,500 00	\$11,270 00
Albany, N. Y., public imp., 34s.....	7,500 00	7,275 00
Albany, N. Y., public imp., 34s.....	19,725 00	19,527 75
Albany, N. Y., street imp., 4s.....	20,172 00	20,200 00
Albany, N. Y., street imp., 34s.....	3,075 00	3,075 00
Albany, N. Y., imp. water supply, 4s.....	15,000 00	15,250 00
Albany, N. Y., imp. water supply, 4s.....	10,000 00	10,200 00
Albany County, 34s.....	10,000 00	9,600 00
Albany County, highway imp., 4s.....	9,000 00	9,000 00
City of Seattle, Wash., Cedar River coup. water, 5s.....	10,000 00	10,100 00
Interborough Rapid Transit Co., gold mort. coup., 5s.....	10,300 00	10,400 00
New York City, gold, reg., 34s.....	50,000 00	47,000 00
New York City, gold, reg., 34s.....	4,250 00	4,165 00
New York City, gold, reg., 34s.....	10,000 00	9,600 00
New York City, gold, reg., 34s.....	10,000 00	9,300 00
New York City, gold, reg., 34s.....	10,000 00	9,300 00
New York City, gold, reg., 34s.....	10,000 00	9,800 00
New York City, gold, reg., 34s.....	30,000 00	27,000 00
New York City, gold, reg., 34s.....	20,000 00	18,000 00
New York City, gold, reg., 4s.....	10,000 00	10,000 00
New York City, gold, reg., 4s.....	10,000 00	10,000 00
New York City, gold, reg., 4s.....	8,975 00	9,000 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
New York, Ontario & Western R. R., 4s.....	\$ 8,550 00	\$ 8,460 00
Schenectady Ry. Co., consol. gold mort. coup., 4½s.....	10,000 00	9,900 00
United Traction, consol. gold mort. coup., 4½s.....	10,150 00	10,100 00
United Traction, gold deb. coup., 4½s.....	14,975 00	15,000 00
Buffalo & Susquehanna Ry. Co., reg., 4½s.....	9,150 00	7,500 00
Central Pacific Ry. Co., coup., 4s.....	9,800 00	9,200 00
Albany, N. Y., Board of Underwriters, 6s.....	1,000 00	1,000 00
Delaware & Hudson R. R. Co.....	19,100 00	18,500 00
Pennsylvania R. R. Co.....	17,200 00	17,125 00
Rome, Watertown, Ogdensburgh R. R. Co.....	10,000 00	12,600 00
First National Bank of Albany, N. Y.....	10,000 00	16,500 00
National Bank, Cahoes, N. Y.....	5,000 00	10,250 00
National Commercial Bank, Albany, N. Y.....	18,925 00	20,250 00
General Adjustment Bureau, N. Y.....	400 00	400 00
Kings County Electric Light & Power Co.....	19,020 00	20,800 00
Municipal Gas Co., Albany, N. Y.....	10,000 00	13,850 00
Underwriters Salvage Co., New York City.....	500 00	625 00
Underwriters Salvage Co., Chicago.....	500 00	500 00
Western Adjustment & Inspection Co., Chicago, Ill.....	100 00	100 00
Western Union Telegraph Co.....	23,400 00	20,748 00
Totals.....	<u>\$497,267 00</u>	<u>\$502,270 75</u>

## COMMERCIAL UNION FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 58 William street, New York, N. Y.; incorporated Oct. 30, 1890; commenced business in Illinois July 25, 1895.]

A. H. WRAY, President.

C. J. HOLMAN, Secretary.

H. C. EDDY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$694,967 30</u>

## INCOME.

	Fire.	
Gross premiums.....	\$555,910 20	
Deduct gross amount paid for—Reinsurance, fire, \$110,620.37; return premiums, fire, \$100,065.00.....	210,675 37	
Total premiums (other than perpetuals).....		\$345,234 83
Interest on bonds and dividends on stocks.....	\$21,807 40	
Interest from other sources.....	271 83	
Total interest.....		22,079 23
Profit on sale or maturity of ledger assets.....		4,539 45
Total income.....		<u>\$371,853 51</u>
Total.....		<u>\$1,066,820 81</u>



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$170,575 43
Deduct amount received for—Salvage, fire, \$2,201.94; reinsurance, fire, \$42,898.74.....	45,100 68
Net amount paid for losses.....	\$125,474 75
Expenses of adjustment, settlement of losses.....	3,030 56
Commissions or brokerage.....	70,409 92
Allowances to local agencies for miscellaneous agency expenses.....	4,519 05
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	5,249 97
Advertising, printing and stationery.....	2,516 38
Postage, telegrams, telephone and express.....	1,451 23
Legal expenses.....	110 50
Maps, including corrections.....	376 37
Underwriters' boards and tariff associations.....	2,814 01
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	3,139 91
Inspections and surveys.....	1,754 64
State taxes on premiums.....	4,242 60
Insurance department licenses and fees.....	2,947 35
All other licenses, fees and taxes.....	1,225 35
Other disbursements, viz.: Exchange, \$278.01; miscellaneous, \$27.98.....	305 99
Interest and dividends to stockholders.....	20,000 00
Loss on sale or maturity of ledger assets.....	300 00
Decrease in book value of ledger assets.....	4,681 46
Total disbursements.....	\$254,550 04
Balance.....	\$812,270 77

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$701,800 86
Cash in office.....	35 79
Deposits in trust companies and banks not on interest.....	5,450 29
Deposits in trust companies and banks on interest.....	10,193 33
Agents' balances, representing business written subsequent of October 1, last.....	91,834 71
Agents' balances, representing business written prior to October 1, last.....	2,955 79
Total ledger assets.....	\$812,270 77

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	5,122 05
Gross assets.....	\$817,392 82

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 2,955 79
Book value of ledger assets over market value, viz.: Bonds and stocks.....	22,568 86
Total.....	25,524 65
Total admitted assets.....	\$791,868 17

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 3,741 00	
Losses in process of adjustment, or in suspense.....	21,104 00	
Losses resisted.....	21,596 00	
Total claims for losses.....	\$46,441 00	
Deduct reinsurance.....	9,652 52	
Net amount of unpaid losses.....		\$ 36,788 48
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$119,365 57	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	157,966 57	
Total unearned premiums as computed above.....		277,332 14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		475 00
State, county and municipal taxes due or accrued.....		5,230 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		9,539 74
Return premiums, \$182.90; reinsurance premiums, \$15,157.41.....		15,340 31
All other liabilities, viz.: Reserve for contingencies.....		30,000 00
Total liabilities, except capital stock.....		\$374,705 67
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	217,162 50	
Surplus to policy holders.....		417,162 50
Total.....		\$791,868 17

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1908.....	\$49,807,741 00	\$588,676 46
Written during the year.....	50,056,155 00	555,910 20
Totals.....	\$99,863,896 00	\$1,144,586 66
Expired and terminated.....	40,116 825 00	467,502 82
In force at end of the year.....	\$59,747,071 00	\$677,083 84
Deduct amount reinsured.....	13,885,848 00	161,269 58
Net amount in force.....	<u>\$45,861,223 00</u>	<u>\$515,814 26</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$21,929,755 00	\$238,731 13
More than one and not more than three years to run.....	17,201,202 00	180,880 70
More than three years to run.....	6,730,266 00	96,192 43
Net amount in force Dec. 31, 1909.....	<u>\$45,861,223 00</u>	<u>\$515,814 26</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	116,221 23
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$4,546,315 37	\$50,620 00
Less.....	1,781,616 00	2,000 00
Net risks written.....	<u>\$2,764,699 37</u>	<u>\$48,620 00</u>
Gross premiums received.....	\$51,780 52	\$227 35
Less.....	15,719 27	14
Net premiums received.....	<u>\$36,061 25</u>	<u>\$227 21</u>
Net losses paid.....	<u>\$16,253 02</u>	<u>\$58 04</u>
Net losses incurred.....	<u>\$15,812 20</u>	<u>\$58 04</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, reg., 4s.....	\$ 22,426 25	\$ 23,000 00
New York City, revenue, reg., 6s.....	25,166 67	25,250 00
New York City, water loan, reg., 3½s.....	13,355 00	12,740 00
New York City, reg., 3½s.....	89,875 00	90,000 00
New York City, reg., 3½s.....	22,468 75	22,500 00
New York City, reg., 3½s.....	45,000 00	45,000 00
New York City, reg., 4s.....	151,625 00	150,000 00
Atchison, Topeka & Santa Fé R. R., reg., 4s.....	10,000 00	10,000 00
Baltimore & Ohio R. R., 1st mort., (S. W. div.), 3½s.....	13,288 61	18,000 00
Chicago, Lake Shore & East. Ry., guar., 1st mort., 4½s.....	21,300 00	21,400 00
Interborough Rapid Transit Co., 5s.....	25,812 50	26,000 00
Missouri Pacific Ry., 1st coll. mort., 5s.....	20,615 00	20,400 00
Minn., St. Paul & S. Ste. Marie Ry. Co., con., guar., 4s.....	19,900 00	19,800 00
St. Louis Southwestern Ry. Co., 1st mort., 4s.....	38,497 78	37,200 00
Southern Ry. Co., 1st con. mort., 5s.....	8,325 00	8,960 00
Union Pacific R. R. Co., conv., 4s.....	20,500 00	23,400 00
Michigan Lake Superior Power Co., 5s.....	7,250 00	1,300 00
Western Union Telegraph Co., F. & R. E., mort., N. Y., 4½s.....	25,943 75	24,250 00
Allegheny & Western Ry. Co., guar.....	37,375 00	36,500 00
Chicago, Milwaukee & St. Paul R. R., pref.....	18,183 93	25,800 00
Manhattan Ry. Co., N. Y., guar.....	27,087 50	28,200 00
Second Avenue R. R. Co., N. Y., guar.....	23,492 62	2,032 00
Southern Ry. Co., pref.....	9,312 50	7,500 00
Totals.....	<u>\$701,800 86</u>	<u>\$679,232 00</u>

# THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 76 William street, New York, N. Y.; incorporated Aug. 23, 1886; commenced business in Illinois April 11, 1887.]

E. G. RICHARDS, President.

CHARLES E. CASE, Secretary.

JOHN H. DWIGHT, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$500,000 00	
Amount of ledger assets, Dec. 31, of previous year .....		\$1,796,237 12

## INCOME.

	Fire.	
Gross premiums .....	\$931,947 42	
Deduct gross amount paid for—reinsurance, fire, \$96,787.26; return premiums, fire, \$162,370.91 .....	259,158 17	
Total premiums .....		\$672,789 25
Interest on mortgage loans .....	\$17,282 09	
Interest on bonds and dividends on stocks .....	61,936 33	
Interest from other sources .....	1,166 10	
Total interest .....		80,385 12
Profit on sale or maturity of ledger assets .....		7,147 50
Total income .....		\$760,321 87
Total .....		\$2,556,558 99

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$233,380 91	
Deduct amount received for—Salvage, fire, \$2,253.28; reinsurance, fire, \$17,694.74 .....	19,948 02	
Net amount paid for losses .....		\$213,432 89
Expenses of adjustment, settlement of losses .....		2,956 16
Commissions or brokerage .....		158,287 90
Allowances to local agencies for miscellaneous agency expenses .....		3,428 31
Salaries and expenses of special and general agents .....		14,016 88
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		26,349 49
Rents—including company's occupancy of its own buildings .....		4,650 00
Advertising, printing and stationery .....		8,383 07
Postage, telegrams, telephone and express .....		3,979 49
Legal expenses .....		836 89
Furniture and fixtures .....		5,117 92
Maps, including corrections .....		3,586 35
Underwriters' boards and tariff associations .....		4,517 22
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		5,125 67
Inspections and surveys .....		1,795 70
Repairs and expenses on real estate .....		1,406 92
State taxes on premiums .....		9,874 32
Insurance department licenses and fees .....		2,829 11
All other licenses, fees and taxes .....		1,771 22
Interest and dividends to stockholders .....		50,000 00
Interest paid to scrip-holders .....		31 75
Agents' balances charged off .....		36 26
Decrease in book value of ledger assets .....		3,487 60
Total disbursements .....		\$525,901 02
Balance .....		\$2,030,657 97

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$ 343,200 00
Book value of bonds and stocks (Schedule A) .....	1,564,332 50
Cash in office .....	222 79
Deposits in trust companies and banks on interest .....	35,475 93
Agent's balances, representing business written subsequent to October 1, last .....	87,320 00
Agent's balances, representing business written prior to October 1, last .....	106 15
Total ledger assets .....	<u>\$2,030,657 97</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$2,494 03
Interest accrued on bonds .....	5,999 18
Total .....	8,493 21
Market value of bonds and stocks over book value .....	69,140 00
Gross assets .....	<u>\$2,108,291 18</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	106 15
Total admitted assets .....	<u>\$2,108,185 03</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 7,042 25
Losses in process of adjustment, or in suspense .....	32,107 00
Losses resisted .....	4,030 26
Total claims for losses .....	\$43,179 51
Deduct reinsurance .....	2,362 14
Net amount of unpaid losses .....	\$ 40,817 37
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$229,204 12
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	293,088 45
Total unearned premiums as computed above .....	522,292 57
State, county and municipal taxes due or accrued .....	10,564 19
Total liabilities, except capital stock .....	\$ 573,674 13
Cash capital .....	\$ 500,000 00
Surplus over all liabilities .....	1,034,510 90
Surplus to policy holders .....	1,534,510 90
Total .....	<u>\$2,108,185 03</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$ 86,458,958 00	\$768,373 41
Written during the year .....	111,987,765 00	931,947 42
Totals .....	\$198,446,723 00	\$1,700,320 83
Expired and terminated .....	81,778,975 00	683,998 09
In force at end of the year .....	\$116,667,748 00	\$1,016,322 74
Deduct amount reinsured .....	\$13,604,871 00	84,426 73
Net amount in force .....	<u>\$103,062,877 00</u>	<u>\$931,896 01</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$57,024,080 00	\$458,408 24
More than one and not more than three years to run .....	24,935,097 00	219,247 27
More than three years to run .....	21,103,700 00	254,240 50
Net amount in force Dec. 31, 1909 .....	<u>\$103,062,877 00</u>	<u>\$931,896 01</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$150,000 00
Losses incurred during the year, fire.....	217,138 30
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$9,314,180 00
Less.....	3,408,561 00
Net risks written.....	\$5,905,599 00
Gross premiums received.....	\$80,927 43
Less.....	24,671 41
Net premiums received.....	\$56,256 02
Net losses paid.....	\$18,019 66
Net losses incurred.....	\$20,636 89

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States Government bonds, issue of 1898, coup., 3s.....	\$ 2,000 00	\$ 2,020 00
New York, city of, aqueduct bonds, reg., 3½s.....	40,000 00	37,200 00
New York, city of, school house, reg., 3½s.....	30,000 00	28,500 00
New York, city of, water supply bonds, reg., 3½s.....	170,000 00	151,300 00
Cent. Pac. Ry. Co., 1st refund. mort., gold bonds reg., 4s.....	23,890 62	24,250 00
Chl., Burl. & Quincy R. R. Co., Ill. div., 5,000 coup., 20,000 reg., 4s.....	24,777 62	25,000 00
Chicago, Milwaukee & St. Paul Ry. Co., reg., 4s.....	23,531 25	23,000 00
Delaware & Hudson Co., 1st and refund. 4s.....	24,906 25	24,750 00
Manhattan Ry. Co., consol. mort., tax exempt., reg., 4s.....	25,031 25	24,250 00
Missouri, Kansas & Texas Ry. Co., 1st mort., gold bonds coup., 4s.....	2,610 00	2,940 00
N. Y. C. & H. R. R. Co., Lake Shore coll., gold bonds coup., 3½s.....	24,983 75	24,000 00
N. Y. N. H. & H. R. R. Co. conv. deb. bonds, reg., 6s.....	10,324 00	13,000 00
New York Telephone Co., 1st mort. gold, sink. fund, 4½s.....	23,750 00	24,250 00
Southern Pacific Co., 20 yr. conv. gold, reg., 4s.....	49,750 00	51,500 00
St. Paul, Minneapolis & Manitoba Ry. Co., reg., 4½s.....	26,312 50	26,500 00
Union Pacific R. R. Co., 1st and refund. mort., reg., 4s.....	24,625 00	24,000 00
Vandalla Ry. Co., consol. mort., reg., 4s.....	24,250 00	24,250 00
Atchison, Topeka & Santa Fé Ry., pref.....	75,975 00	81,600 00
Allegheny & Western Ry. Co., guar. stock.....	18,150 00	17,500 00
Baltimore & Ohio R. R., pref.....	45,637 50	45,500 00
Brooklyn City R. R. Co., par \$10.00.....	18,725 00	19,000 00
Chicago, Milwaukee & St. Paul Ry. Co., pref.....	62,362 25	84,000 00
Chicago & Northwestern Ry. Co., com.....	30,243 12	48,000 00
Chicago & Northwestern Ry. Co., pref.....	20,100 00	45,000 00
Chicago, St. Paul, Minn. & Omaha Ry. Co., pref.....	10,162 50	16,500 00
Great Northern Ry. new pref.....	24,968 75	27,200 00
Hocking Valley Ry. Co., pref.....	47,101 25	45,000 00
Illinois Central R. R. Co.....	28,331 25	28,400 00
Kansas City, St. Louis & Chicago R. R. Co., pref.....	6,818 75	6,750 00
The Manhattan Ry. Co., New York.....	57,665 62	54,400 00
Minn., St. P. & Sault Ste. Marie Ry. Co., leased lines, Wis Cent. Ry. Co., pref.....	46,058 33	46,000 00
Missouri, Kansas & Texas Ry. pref.....	12,825 00	14,400 00
New York Central & Hudson River R. R. Co.....	48,220 00	48,000 00
New York, New Haven & Hartford R. R. Co.....	42,841 25	34,320 00
N. Y., N. H. & H. R. R. Co., sub. to new stock, 25 per cent paid.....	2,500 00	4,100 00
Reading Co., 1st pref., par \$50.....	68,787 50	72,800 00
Rome, Watertown & Ogdensburg R. R. Co., guar. stock.....	11,067 50	12,000 00
Union Pacific R. R. Co., pref.....	51,400 00	61,200 00
Bank of America, N. Y.....	3,401 25	7,800 00
Corn Exchange Bank, N. Y.....	28,000 00	34,125 00
German-American Bank, par \$75.00, N. Y.....	4,537 50	5,250 00
The Manhattan Co., par \$50.00, N. Y.....	1,672 32	2,805 00
Merchants National Bank, par \$50.00, N. Y.....	3,625 00	4,500 00
National Bank of Commerce, N. Y.....	4,107 00	6,400 00
The National Park Bank, N. Y.....	7,500 00	11,500 00
New York Produce Exchange Bank, N. Y.....	5,550 00	8,250 00
New York Trust Co., N. Y.....	17,750 00	16,250 00
American Surety Co., par \$50.00, N. Y.....	17,884 37	18,812 50
American Telegraph & Cable Co., N. Y., guar. stock.....	18,025 00	14,000 00
American Telephone & Telegraph Co., N. Y.....	68,512 50	67,500 00
Consolidated Gas Co., N. Y.....	94,617 75	75,000 00
The Pullman Co., Chicago, Ill.....	8,237 00	18,800 00
Western Adjustment & Inspection Co., Chicago, Ill.....	200 00	100 00
Totals.....	\$1,564,332 50	\$1,633,472 50

# CONCORDIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at cor. W. Water and Wells sts., Milwaukee, Wis.; Incorporated March 7, 1870; commenced business in Illinois Dec. 30, 1882.]

GEO. BRUMDER, President.

FRANK DAMKOEHLER, Secretary

M. L. C. FUNKHOUSER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$300,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$1,457,774 64

## INCOME.

Gross premiums.....	Fire. \$1,399,233 81	
Deduct gross amount paid for—Reinsurance, fire, \$261,865.55; return premiums, fire, \$190,477.39.....	452,342 94	
Total premiums.....		\$946,890 87
Interest on mortgage loans.....	\$35,631 88	
Interest on bonds.....	21,205 87	
Interest from other sources.....	60 10	
Rents.....	258 13	
Total interest and rents.....		57,155 98
From other sources, viz.: Loan at bank.....		35,000 00
Increase in book value of ledger assets.....		970 02
Total income.....		\$1,040,016 87
Total.....		\$2,497,791 51

## DISBURSEMENTS.

Gross amount paid for losses.....	Fire. \$620,756 26	
Deduct amount received for—Salvage, fire, \$4,293.49; reinsurance, fire, \$146,104.01.....	150,397 50	
Net amount paid for losses.....		\$470,357 76
Expenses of adjustment, settlement of losses.....		9,104 4 6
Commissions or brokerage.....		279,546 65
Allowances to local agencies for miscellaneous agency expenses.....		4,815 15
Salaries and expenses of special and general agents.....		28,844 69
Salaries, fees, and other charges of officers, directors, trustees, agents and employes.....		34,480 80
Rents—including company's occupancy of its own buildings.....		3,667 77
Advertising, printing and stationery.....		13,542 84
Postage, telegrams, telephone and express.....		5,659 31
Legal expenses.....		2,723 33
Furniture and fixtures.....		1,169 62
Maps, including corrections.....		3,058 05
Underwriters' boards and tariff associations.....		7,298 82
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,850 66
Repairs and expenses on real estate.....		768 38
Taxes on real estate.....		112 99
State taxes on premiums.....		30,714 48
Insurance department licenses and fees.....		5,483 70
All other licenses, fees and taxes.....		1,250 21
Other disbursements, viz.: Traveling expenses of officers, \$577.15; miscellaneous expenses, \$2,070.48; loan at bank, \$35,000.00; interest paid bank on above loan, \$205.56.....		37,853 19
Interest and dividends to stockholders.....		24,000 00
Decrease in book value of ledger assets.....		2,479 51
Total disbursements.....		\$970,782 37
Balance.....		\$1,527,009 14

## LEDGER ASSETS.

Book value of real estate.....	\$ 7,000 00
Mortgage loans on real estate.....	697,575 00
Book value of bonds (Schedule A).....	529,492 29
Cash in office.....	20,912 83
Deposits in trust companies and banks not on interest.....	40,487 48
Deposits in trust companies and banks on interest.....	9,044 39
Agents' balances, representing business written subsequent of October 1, last.....	218,638 83
Agents' balances, representing business written prior to October 1, last.....	3,858 32
Total ledger assets.....	<u>\$1,527,009 14</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$6,516 15
Interest accrued on bonds.....	9,540 51
Total.....	16,056 66
Due from other companies for losses paid.....	7,713 35
Gross assets.....	<u>\$1,550,679 15</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	3,858 32
Total admitted assets.....	<u>\$1,546,820 83</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$45,591 71
Losses in process of adjustment, or in suspense.....	51,967 62
Losses resisted.....	6,425 00
Total claims for losses.....	<u>\$103,984 33</u>
Deduct reinsurance.....	25,920 61
Net amount of unpaid losses.....	\$ 78,063 72
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$291,227 13
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	596,673 49
Total unearned premiums as computed above.....	886,900 62
State, county and municipal taxes due or accrued.....	16,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	47,103 08
Reinsurance premiums.....	27,434 66
Total liabilities, except capital stock.....	<u>\$1,055,502 08</u>
Cash capital.....	\$300,000 00
Surplus over all liabilities.....	191,318 75
Surplus to policy holders.....	491,318 75
Total.....	<u>\$1,546,820 83</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$174,652,839 00	\$2,030,585 14
Written during the year.....	112,881,102 00	1,399,233 81
Totals.....	<u>\$287,533,941 00</u>	<u>\$3,429,818 95</u>
Expired and terminated.....	102,474,021 00	1,320,478 46
In force at end of the year.....	<u>\$185,059,920 00</u>	<u>\$2,109,340 49</u>
Deduct amount reinsured.....	28,987,850 00	386,656 96
Net amount in force.....	<u>\$156,072,070 00</u>	<u>\$1,722,683 53</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$42,928,599 00	\$582,454 26
More than one and not more than three years to run.....	88,855,706 00	861,376 35
More than three years to run.....	24,287,765 00	278,852 92
Net amount in force Dec. 31, 1909.....	<u>\$156,072,070 00</u>	<u>\$1,722,683 53</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Losses incurred during the year, fire, \$473,568.09; tornado, \$14,510.15.....	488,078 24
Amount loaned to officers and directors.....	8,000 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$11,174,019 00	\$952,060 00
Less.....	4,467,623 00	101,854 00
Net risks written.....	\$6,706,396 00	\$850,206 00
Gross premiums received.....	137,843 75	5,086 72
Less.....	50,161 08	613 43
Net premiums received.....	\$87,682 67	\$4,573 29
Net losses paid.....	\$45,338 92	\$736 21
Net losses incurred.....	\$44,931 71	\$781 21

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Chicago, Ill., river imp., 4s.....		\$20,000 00	\$20,000 00
Cincinnati, O., sink, 5s.....		40,200 00	40,200 00
Davidson County, Tenn., bridge, 4½s.....		10,200 00	10,200 00
Fond du Lac, Wis., refund., 4½s.....		30,000 00	30,000 00
Kewanee, Ill., waterworks, 5s.....		5,200 00	5,200 00
Kewanee, Ill., waterworks, 5s.....		1,040 00	1,040 00
Kewanee, Ill., waterworks, 5s.....		1,050 00	1,050 00
Kewanee, Ill., waterworks, 5s.....		1,050 00	1,050 00
Kewanee, Ill., waterworks, 5s.....		1,060 00	1,060 00
Kewanee, Ill., waterworks, 5s.....		1,060 00	1,060 00
Kewanee, Ill., waterworks, 5s.....		1,070 00	1,070 00
Kewanee, Ill., waterworks, 5s.....		1,070 00	1,070 00
Kewanee, Ill., waterworks, 5s.....		1,080 00	1,080 00
Lawrence County, Ill., Otter pond drainage, 6s.....		2,525 00	2,525 00
Lawrence County, Ill., Otter pond drainage, 6s.....		2,575 00	2,575 00
Lawrence County, Ill., Otter pond drainage, 6s.....		2,600 00	2,600 00
Mauston, Juneau Co., Wis., Little Yellow drainage, 5s.....		2,978 28	2,978 28
Mauston, Juneau Co., Wis., Little Yellow drainage, 5s.....		6,577 76	6,577 76
Mauston, Juneau Co., Wis., Little Yellow drainage, 5s.....		3,090 00	3,090 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		800 00	800 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		806 00	806 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		816 00	816 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		824 00	824 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		832 00	832 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		840 00	840 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		1,060 00	1,060 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		1,060 00	1,060 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		1,070 00	1,070 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		1,080 00	1,080 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		1,090 00	1,090 00
Menominee, town of, Village Menominee Falls, Waukesha Co., Wis., Joint school dist. No. 1, 5s.....		1,308 00	1,308 00
Milwaukee, Wis., school, 5s.....		1,000 00	1,000 00
Milwaukee, Wis., school, 5s.....		7,070 00	7,070 00
Milwaukee, Wis., school, 5s.....		7,210 00	7,210 00
Milwaukee, Wis., school, 5s.....		7,280 00	7,280 00
Milwaukee, Wis., school, 5s.....		7,350 00	7,350 00
Milwaukee, Wis., school, 5s.....		7,350 00	7,350 00
Milwaukee, Wis., school, 5s.....		7,420 00	7,420 00
Milwaukee, Wis., school, 5s.....		7,490 00	7,490 00



## SCHEDULE A—Concluded.

## Bonds.

Description.	Book value.	Market value.
Milwaukee, Wis., street, 3s.....	\$ 1,000 00	\$ 1,000 00
New York City, corporation, 3½s.....	23,500 00	23,500 00
Ogle, county of, Ill., school dist. No. 131, 4½s.....	2,575 00	2,575 00
Ogle, county of, Ill., school dist. No. 131, 4½s.....	2,575 00	2,575 00
Ogle, county of, Ill., school dist. No. 131, 4½s.....	2,600 00	2,600 00
Ogle, county of, Ill., school dist. No. 131, 4½s.....	2,625 00	2,625 00
Peoria County, Ill., Pekin and La Marsh drainage and levee dist., 6s.....	2,180 00	2,180 00
Peoria County, Ill., Pekin and La Marsh drainage and levee dist., 6s.....	2,180 00	2,180 00
Peoria County, Ill., Pekin and La Marsh drainage and levee dist., 6s.....	1,100 00	1,100 00
Pike and Brown, counties of, Ill., McGee Creek levee and drainage, 6s.....	2,625 00	2,625 00
Pike and Brown, counties of, Ill., McGee Creek levee and drainage, 6s.....	7,950 00	7,950 00
Pike and Brown, counties of, Ill., McGee Creek levee and drainage, 6s.....	2,725 00	2,725 00
Pike and Brown, counties of, Ill., McGee Creek levee and drainage, 6s.....	2,750 00	2,750 00
Portland, Ore., dry dock, 4s.....	50,000 00	50,000 00
St. Louis Co., Minn., court house, 4½s.....	25,750 00	25,750 00
Sparta, Wis., 4s.....	100 00	100 00
Spokane, Wash., waterworks, 6s.....	20,800 00	20,800 00
Stark County, Ind., Kankakee Reclamation, 6s.....	681 75	681 75
Stark County, Ind., Kankakee Reclamation, 6s.....	2,781 00	2,781 00
Stark County, Ind., Kankakee Reclamation, 6s.....	3,510 00	3,510 00
Stark County, Ind., Kankakee Reclamation, 6s.....	3,543 75	3,543 75
Stark County, Ind., Kankakee Reclamation, 6s.....	3,577 50	3,577 50
Stark County, Ind., Kankakee Reclamation, 6s.....	1,822 50	1,822 50
Tomah, Wis., sewer, 5s.....	1,050 00	1,050 00
Tomah, Wis., sewer, 5s.....	1,050 00	1,050 00
Tomah, Wis., sewer, 5s.....	1,060 00	1,060 00
Tomah, Wis., sewer, 5s.....	1,060 00	1,060 00
Tomah, Wis., sewer, 5s.....	1,070 00	1,070 00
Tomah, Wis., sewer, 5s.....	1,070 00	1,070 00
Tomah, Wis., sewer, 5s.....	1,080 00	1,080 00
Tomah, Wis., sewer, 5s.....	1,080 00	1,080 00
Tomah, Wis., sewer, 5s.....	1,090 00	1,090 00
Wausau, Wis., imp., 4s.....	3,000 00	3,000 00
Wausau, Wis., refund, 4s.....	3,000 00	3,000 00
Wausau, Wis., refund, 4s.....	7,000 00	7,000 00
Wausau, Wis., waterworks, 4s.....	7,000 00	7,000 00
Wausau, Wis., waterworks, 4s.....	7,000 00	7,000 00
Wausau, Wis., waterworks, 4s.....	7,000 00	7,000 00
Wausau, Wis., waterworks, 4s.....	7,000 00	7,000 00
Wausau, Wis., waterworks, 4s.....	7,000 00	7,000 00
Wausau, Wis., waterworks, 4s.....	15,000 00	15,000 00
Wausau, Wis., fire protection, 4s.....	15,000 00	15,000 00
Wausau, Wis., fire protection, 4s.....	15,000 00	15,000 00
Wausau, Wis., fire protection, 4s.....	15,000 00	15,000 00
Wausau, Wis., fire protection, 4s.....	15,000 00	15,000 00
Wausau, Wis., fire protection, 4s.....	15,000 00	15,000 00
Wausau, Wis., fire protection, 4s.....	15,000 00	15,000 00
Wausau, Wis., fire protection, 4s.....	15,000 00	15,000 00
Wauwatosa and Greenfield, towns of, Milwaukee county, Wis., joint school dist. No. 12, 5s.....	20,000 00	20,000 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,000 00	1,000 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,010 00	1,010 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,020 00	1,020 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,030 00	1,030 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,040 00	1,040 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,040 00	1,040 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,050 00	1,050 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,060 00	1,060 00
Wauwatosa and Greenfield, towns of, Milwaukee County, Wis., joint school dist. No. 12, 5s.....	1,070 00	1,070 00
Whiting, Ind., waterworks, 6s.....	1,515 00	1,515 00
Whiting, Ind., waterworks, 6s.....	2,060 00	2,060 00
Atchison, Topeka & Santa Fé Ry. Co., 1st mort. gold bonds, 4s.....	9,450 00	9,450 00
Chi., R. I. & Pac. Ry. Co., mort. gold bonds, 4s.....	22,875 00	22,875 00
Oregon Short Line Ry. Co., 4s.....	18,950 00	18,950 00
Southern Pacific Ry., 1st refund. mort. gold bonds, 4s.....	23,718 75	23,718 75
LaCade Gas Light Co., St. Louis, Mo., refund. ext. mort. gold bonds, 6s.....	10,200 00	10,200 00
Milwaukee Gas Light Co., mort. gold bonds, 4s.....	9,200 00	9,200 00
Totals.....	\$529,492 29	\$529,492 29

## CONNECTICUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 51 Prospect street, Hartford, Conn.; incorporated June 1850; commenced business in Illinois July 1856.]

J. D. BROWNE, President.

W. T. HOWE, Secretary.

J. J. McDONALD, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$1,000,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$6,245,967 28</u>

## INCOME.

	Fire.	
Gross premiums .....	\$4,896,098 54	
Deduct gross amount paid for—Reinsurance, fire, \$514,177.16; return premiums, fire, \$556,115.47 .....	1,070,292 63	
Total premiums .....		\$3,825,805 91
Interest on mortgage loans .....	\$ 44,244 39	
Interest on collateral loans .....	2,356 25	
Interest on bonds and dividends on stocks .....	190,868 76	
Interest from other sources .....	7,065 31	
Rents—including company's occupancy of its own buildings .....	13,463 33	
Total interest and rents .....		257,998 04
Agents' balances previously charged off .....		7 59
Profit on sale or maturity of ledger assets .....		625 00
Total income .....		<u>\$4,084,436 54</u>
Total .....		<u>\$10,330,403 82</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$2,148,956 04	
Deduct amount received for—Salvage, fire, \$16,222.62; reinsurance, fire, \$285,992.01 .....	302,214 63	
Net amount paid for losses .....		\$1,846,741 41
Expenses of adjustment, settlement of losses .....		33,912 14
Commissions or brokerage .....		805,331 93
Allowances to local agencies for miscellaneous agency expenses .....		19,193 72
Salaries and expenses of special and general agents .....		126,065 10
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		188,394 33
Rents—including company's occupancy of its own buildings .....		32,325 37
Advertising, printing and stationery .....		56,121 15
Postage, telegrams, telephone and express .....		19,643 98
Legal expenses .....		9,803 13
Furniture and fixtures .....		3,957 76
Maps, including corrections .....		9,987 92
Underwriters' boards and tariff associations .....		23,458 93
Fire department, fire patrol and salvage corps assessments, fees taxes and assessments .....		25,654 52
Inspections and surveys .....		17,045 74
Repairs and expenses on real estate .....		2,558 63
Taxes on real estate .....		2,698 36
State taxes on premiums .....		60,586 67
Insurance department licenses and fees .....		17,173 44
All other licenses, fees and taxes .....		7,156 24
Interest and dividends to stockholders .....		143,600 00
Agents' balances charged off .....		2,108 99
Decrease in book value of ledger assets .....		25,063 82
Total disbursements .....		<u>\$3,488,583 28</u>
Balance .....		<u>\$6,841,820 54</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 253,800 00
Mortgage loans on real estate .....	915,750 00
Loans secured by pledge of bonds, stocks or other collaterals .....	29,000 00
Book value of bonds and stocks (Schedule A) .....	5,023,304 09
Cash in office .....	17
Deposits in trust companies and banks not on interest .....	8,327 10
Deposits in trust companies and banks on interest .....	397,177 84
Agent's balances, representing business written subsequent to October 1, last .....	170,139 30
Agent's balances, representing business written prior to October 1, last .....	3,241 81
Bills receivable taken for fire risks .....	40,670 23
<b>Total ledger assets .....</b>	<b>\$6,841,820 54</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$10,921 18
Interest accrued on bonds .....	27,951 87
Interest accrued on collateral loans .....	463 67
<b>Total .....</b>	<b>39,336 72</b>
Net premiums in course of collection .....	170,000 00
<b>Gross assets .....</b>	<b>\$7,061,157 28</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 3,241 81
Bills receivable, past due, taken for marine, inland and fire risks .....	17,941 87
Book value of ledger assets over market value, viz: Bonds and stocks .....	73,758 09
Special deposits to secure liabilities in Canada .....	110,000 00
<b>Total .....</b>	<b>204,941 77</b>
<b>Total admitted assets .....</b>	<b>\$6,846,215 49</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$104,822 22
Losses in process of adjustment, or in suspense .....	185,154 91
Losses resisted .....	66,420 45
<b>Total claims for losses .....</b>	<b>\$356,397 58</b>
Deduct reinsurance .....	76,493 35
<b>Net amount of unpaid losses .....</b>	<b>\$ 279,904 23</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$ 941,564 47
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	2,890,660 27
Excess of original premiums over amount received for reinsurance, \$7,100.00, unearned premiums ( <i>pro rata</i> ) .....	2,500 00
<b>Total unearned premiums as computed above .....</b>	<b>3,834,754 74</b>
State, county and municipal taxes due or accrued .....	51,196 47
<b>Total .....</b>	<b>\$4,165,855 44</b>
Less liabilities secured by special deposits in Canada, losses, \$3,986.50; unearned premiums, \$89,318.06 .....	93,304 56
<b>Total liabilities, except capital stock .....</b>	<b>\$4,072,550 88</b>
Cash capital .....	\$1,000,000 00
Surplus over all liabilities .....	1,773,664 61
<b>Surplus to policy holders .....</b>	<b>2,773,664 61</b>
<b>Total .....</b>	<b>\$6,846,215 49</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$625,064,475 00	\$7,417,502 08
Written during the year .....	406,461,353 00	4,896,098 54
<b>Totals .....</b>	<b>\$1,031,525,828 00</b>	<b>\$12,313,600 62</b>
Expired and terminated .....	344,690,535 00	4,397,109 43
<b>In force at end of the year .....</b>	<b>\$686,835,293 00</b>	<b>\$7,916,491 19</b>
Deduct amount reinsured .....	57,852,907 00	740,153 50
<b>Net amount in force .....</b>	<b>\$628,982,386 00</b>	<b>\$7,176,337 69</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$143,155,596 00	\$1,883,188 94
More than one and not more than three years to run.....	338,364,120 00	3,489,685 76
More than three years to run.....	147,462,670 00	1,803,452 99
Net amount in force Dec. 31, 1909.....	<u>\$628,982,386 00</u>	<u>\$7,176,337 69</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000 00
Losses incurred during the year, fire.....	1,867,469 68
Amount loaned to officers and directors.....	62,000 00
Amount loaned to stockholders not officers.....	<u>16,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$35,503,002 00	\$10,573,486 00
Less.....	9,635,177 00	1,805,301 00
Net risks written.....	<u>\$25,867,825 00</u>	<u>\$8,768,186 00</u>
Gross premiums received.....	\$140,679 43	\$75,063 07
Less.....	96,306 60	8,707 67
Net premiums received.....	<u>\$344,372 83</u>	<u>\$66,985 40</u>
Net losses paid.....	<u>\$165,767 68</u>	<u>\$15,511 01</u>
Net losses incurred.....	<u>\$150,430 61</u>	<u>\$15,715 61</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value
Arizona Territory, 5s.....	\$ 52,525 00	\$ 51,500 00
Arizona Territory, 5s.....	27,000 00	25,750 00
Astoria City, Ore., 6s.....	12,840 00	12,240 00
Astoria City, Ore., 5s.....	5,275 00	5,250 00
Baltimore City, Md., 3½s.....	46,875 00	47,500 00
Boston City, Mass., 3½s.....	50,750 00	47,500 00
Bridgeport City, Conn., 4s.....	41,150 00	41,200 00
Canada Dominion, 3½s.....	112,626 68	110,000 00
Chicago City, Ill., 4s.....	51,000 00	51,000 00
Cincinnati City, Ohio, 3½s.....	50,625 00	47,500 00
Cleveland City, Ohio, 4s.....	52,750 00	51,000 00
Columbus City, Ohio, 4s.....	35,424 60	34,000 00
Colorado Springs City, Col., 4s.....	25,687 50	25,000 00
Dallas City, Texas, 5s.....	12,360 00	12,720 00
Dallas City, Texas, 4s.....	25,000 00	25,000 00
Duluth City, Minn., 4½s.....	10,700 00	10,100 00
Duluth City, Minn., 4s.....	36,225 00	35,000 00
Fargo City, N. D., 6s.....	6,478 75	6,120 00
Georgia State, 4½s.....	26,625 00	26,750 00
Hartford City, Conn., 3½s.....	72,040 00	69,120 00
Hartford City, Conn., 3½s.....	26,460 00	26,890 00
Helena City, Mont., 5s.....	21,400 00	20,800 00
Hennepin County, Minn., 4½s.....	56,345 00	53,000 00
Kansas City, Mo., 4s.....	53,250 00	50,000 00
Massachusetts State, 3½s.....	74,687 50	74,250 00
Massachusetts State, 3½s.....	24,687 50	24,750 00
Nashville City, Tenn., 4s.....	50,625 00	50,000 00
New Britain City, Conn., 3½s.....	25,625 00	23,750 00
New Britain City, Conn., 4s.....	25,250 00	25,250 00
New Haven City, Conn., 4s.....	30,871 50	30,900 00
New London City, Conn., 3½s.....	47,500 00	47,000 00
New Mexico Territory, 4s.....	10,550 00	10,300 00
Newport City, R. I., 3½s.....	44,880 00	41,360 00
New York City, N. Y., 3½s.....	51,031 25	45,500 00
New York City, N. Y., 4s.....	50,359 38	50,500 00
Norwich City, Conn., 4s.....	25,000 00	25,000 00

## SCHEDULE A—Continued.

## Bonds and Stocks.

Description.	Book value.	Market value.
Pawtucket City, R. I., 4s.	\$ 30,525 00	\$ 30,300 00
Philadelphia City, Penn., 4s.	104,750 00	106,000 00
Portland City, Ore., 5s.	57,625 00	54,000 00
Providence City, R. I., 4s.	51,750 00	51,750 00
Richmond City, Va., 4s.	50,000 00	50,000 00
Rockville City, Conn., 4s.	27,187 50	25,000 00
Saint Louis City, Mo., 4s.	51,625 00	51,500 00
Salem City, Ore., 6s.	12,017 50	11,440 00
Salt Lake City, Utah, 5s.	41,512 50	41,600 00
Salt Lake City, Utah, 4½s.	10,700 00	10,400 00
San Diego City, Cal., 4½s.	32,831 25	30,900 00
Seattle City, Wash., 5s.	25,250 00	25,750 00
Springfield City, Mass., 4s.	49,250 00	51,000 00
Syracuse City, N. Y., 3½s.	48,500 00	48,500 00
Torrington Borough, Conn., 4s.	25,250 00	25,250 00
Trenton City, N. J., 4s.	51,000 00	51,000 00
Waterbury City, Conn., 4s.	51,375 00	51,000 00
Atchison, Topeka & Santa Fé R. R., 4s.	50,312 50	50,000 00
Baltimore & Ohio R. R., 3½s.	23,875 00	23,250 00
Black Rocks & Salisbury Beach, Mass R. R., 5s.	9,500 00	10,000 00
Boston & Albany R. R., 4s.	100,625 00	102,000 00
Boston & Maine R. R., 4½s.	105,115 00	105,000 00
Chicago, Burlington & Quincy R. R., 3½s.	46,100 00	45,000 00
Chicago & Erie R. R., 5s.	60,750 00	57,000 00
Chicago, Milwaukee & St. Paul R. R., 4s.	54,375 00	50,500 00
Chicago & Northwestern R. R., 5s.	54,750 00	54,500 00
Chicago & Northwestern R. R., 5s.	108,506 25	110,000 00
Chicago & Northwestern, R. R., 3½s.	48,000 00	44,500 00
Chicago Railways, series A, 4s.	9,167 50	8,550 00
Chicago Railways, series B, 4s.	21,407 50	17,850 00
Chicago, St. Louis & New Orleans R. R., 3½s.	24,500 00	22,250 00
Chicago, St. Paul, Minn. & Omaha R. R., 3½s.	46,750 00	46,000 00
Cincinnati, Hamilton & Dayton R. R., 5s.	51,125 00	52,500 00
Cincinnati, Ind. & Western R. R., 4s.	49,375 00	45,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R., 4s.	9,000 00	9,500 00
Cleveland Electric R. R., 5s.	51,375 00	47,500 00
Cleveland & Mahoning Valley R. R., 5s.	11,000 00	11,200 00
Dayton & Michigan R. R., 5s.	26,437 50	25,000 00
Detroit Railway, 5s.	54,862 50	50,000 00
Illinois Central R. R., 3½s.	25,000 00	22,250 00
Illinois Central R. R., 4s.	24,906 25	24,875 00
Indiana, Illinois & Iowa R. R., 4s.	50,300 00	49,250 00
Iowa Central R. R., 5s.	28,156 25	26,750 00
Lake Shore & Michigan Southern R. R., 4s.	45,484 73	47,500 00
Lake Shore & Michigan Southern R. R., notes, 5s.	49,750 00	50,000 00
Lehigh Valley R. R., 4½s.	57,676 13	58,850 00
Long Island R. R., 4s.	51,000 00	49,500 00
Michigan Central R. R., 3½s.	24,281 25	22,250 00
Minneapolis & St. Louis R. R., 4s.	71,812 50	61,500 00
New England R. R., 4s.	24,875 00	25,000 00
N. Y. C. & Hudson River R. R., refund, 3½s.	25,937 50	23,000 00
N. Y. C. & Hudson River R. R., L. Shore, 3½s.	47,220 00	40,000 00
N. Y. C. & Hudson River R. R., Mich. Cent., 3½s.	26,107 50	24,000 00
N. Y., Lackawanna & Western R. R., 4s.	104,625 00	100,000 00
N. Y., N. H. & Hartford R. R., 4s.	54,250 00	48,000 00
N. Y., N. H. & Hartford R. R., deb. certs., 3½s.	52,375 00	43,000 00
N. Y., N. H. & Hartford R. R., deb. certs., 4s.	26,812 50	24,000 00
N. Y., N. H. & Hartford R. R., certs. conv., 3½s.	29,122 50	30,800 00
N. Y., N. H. & Hartford R. R., certs. conv., 6s.	25,203 38	33,500 00
N. Y., N. H. & Hartford R. R., notes, 5s.	50,555 56	50,000 00
N. Y., N. H. & Hartford R. R., notes, 5s.	25,500 00	25,250 00
Northern Pacific & Great Northern R. R., 4s.	45,192 71	48,500 00
Port Reading R. R., 5s.	10,200 00	10,800 00
Rutland R. R., 4½s.	26,187 50	25,500 00
Rutland Canadian R. R., 4s.	25,000 00	22,500 00
Saint Louis & San Francisco R. R., 5s.	24,637 50	25,000 00
Saint Louis Southern R. R., 4s.	26,250 00	25,000 00
Southern Pacific R. R., 4s.	23,680 63	23,750 00
Southern Pacific R. R., 5s.	53,500 00	55,000 00
Toledo & Ohio Central R. R., 5s.	10,000 00	11,000 00
Toledo & Ohio Central R. R., 5s.	15,375 00	16,500 00
Vandalia R. R., 4s.	50,000 00	49,000 00
Chicago Edison Co., 5s.	26,625 00	25,500 00
Fire District, East Hartford, Conn., 4s.	41,900 00	40,000 00
High School District, Stockton, Cal., 5s.	33,262 50	30,600 00
Northwestern Telegraph Co., 4½s.	25,562 50	25,000 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
People's Gas & Coke Co., Chicago, 5s.....	\$ 26,125 00	\$ 25,750 00
School District No. 1, Seattle, Wash., 4½s.....	26,250 00	26,250 00
School District No. 24, Marion Co., Ore., 6s.....	14,121 25	13,000 00
School District No. 81, Spokane Co., Wash., 4½s.....	51,250 00	51,000 00
South School District, Hartford, Conn., 3½s.....	26,125 00	23,250 00
Traders' Safe & Trust Co., Chicago, Ill., 6s.....	10,000 00	10,000 00
Western Union Telegraph Co., 5s.....	27,093 75	25,000 00
Western Union Telegraph Co., 4½s.....	24,892 38	24,250 00
New York, New Haven & Hartford R. R. Co.....	84,246 44	78,500 00
New York, New Haven & Hartford R. R. Co., one quarter paid.....	7,406 25	7,406 00
Pittsburg, Fort Wayne & Chicago R. R. Co.....	28,700 00	52,500 00
Ætna National Bank, Hartford.....	12,500 00	22,500 00
Charter Oak National Bank, Hartford.....	12,026 00	12,555 00
Farmers' and Mechanics' National Bank, Hartford.....	26,442 50	14,000 00
First National Bank, Hartford.....	26,655 72	29,600 00
Hartford National Bank, Hartford.....	45,645 75	42,000 00
Importers' and Traders' National Bank, N. Y.....	16,800 00	57,000 00
National Exchange Bank, Hartford.....	28,106 00	26,780 00
Phoenix National Bank, Hartford.....	22,246 50	18,000 00
Empire and Bay States Telegraph Co.....	14,800 00	14,000 00
Northwestern Telegraph Co.....	23,000 00	27,500 00
Totals.....	<u>\$5,023,304 09</u>	<u>\$4,949,546 00</u>

## CONTINENTAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 46 Cedar street, New York, N. Y.; incorporated January 1853; commenced business in Illinois August 1855.]

HENRY EVANS, President.

J. E. LOPEZ and E. L. BALLARD, Secretaries.

GEORGE E. KLINE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,000,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$19,123,769 41</u>

## INCOME.

	Fire.	
Gross premiums.....	\$3,044,001 96	
Deduct gross amount paid for—Reinsurance, fire, \$498,265.45; return premiums, fire, \$876,933.89.....	1,375,199 34	
Total premiums.....		\$6,668,802 62
Interest on mortgage loans.....	\$ 402 75	
Interest on bonds and dividends on stocks.....	847,566 25	
Interest from other sources.....	53,031 66	
Rents—including company's occupancy of its own buildings.....	113,113 78	
Total interest and rents.....		1,014,114 44
Agents' balances previously charged off.....		95 27
Profit on sale or maturity of ledger assets.....		1,313,941 00
Increase in book value of ledger assets.....		675,692 00
Total income.....		<u>\$9,672,645 33</u>
Total.....		<u>\$28,796,414 74</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$3,250,954 43
Deduct amount received for—Salvage, fire, \$29,570.13; reinsurance, fire, \$251,235.03.....	280,805 16
Net amount paid for losses.....	\$2,970,149 27
Expenses of adjustment, settlement of losses.....	104,282 86
Commissions or brokerage.....	1,434,268 32
Allowances to local agencies for miscellaneous agency expenses.....	3,140 15
Salaries and expenses of special and general agents.....	189,584 79
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	406,327 61
Rents—including company's occupancy of its own buildings.....	62,636 21
Advertising, printing and stationery.....	53,552 13
Postage, telegrams, telephone and express.....	61,693 58
Legal expenses.....	1,526 82
Furniture and fixtures.....	2,702 11
Maps, including corrections.....	12,660 00
Underwriters' boards and tariff associations.....	50,745 33
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	18,428 63
Inspections and surveys.....	11,783 11
Repairs and expenses on real estate.....	28,730 95
Taxes on real estate.....	20,821 27
State taxes on premiums.....	123,833 18
Insurance department licenses and fees.....	24,950 51
All other licenses, fees and taxes.....	20,660 89
Other disbursements, viz: Mercantile agencies, \$7,053.37; miscellaneous, \$3,579.68; ex- change, \$9,323.57; subscriptions to papers, \$2,648.21; bills receivable, past due charged off, \$20,535.73.....	43,140 56
Interest and dividends to stockholders and scrip holders.....	550,035 30
Agents' balances charged off.....	442 67
Loss on sale or maturity of ledger assets.....	64,504 00
Decrease in book value of ledger assets.....	356,133 84
Total disbursements.....	\$6,616,734 09
Balance.....	\$22,179,680 65

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,200,000 00
Mortgage loans on real estate.....	2,700 00
Book value of bonds and stocks (Schedule A).....	16,190,637 00
Cash in office.....	26,896 09
Deposits in trust companies and banks not on interest.....	941 21
Deposits in trust companies and banks on interest.....	3,917,129 72
Agent's balances, representing business written subsequent to October 1, last.....	796,276 24
Agent's balances, representing business written prior to October 1, last.....	1,748 68
Bills receivable taken for fire risks.....	43,361 71
Total ledger assets.....	\$22,179,680 65

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$28,676 82
Rents accrued on company's property.....	131 00
Total.....	28,807 82
Other non-ledger assets, viz: Declared dividends on stock.....	126,047 25
Gross assets.....	\$22,334,535 72

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	1,748 68
Total admitted assets.....	\$22,332,787 04

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$423,726 97	
Losses resisted.....	35,970 00	
Total claims for losses.....	\$459,696 97	
Deduct reinsurance.....	35,180 35	
Net amount of unpaid losses.....		\$ 424,536 62
Unearned premiums a 50 per cent on fire risks running one year or less.....	\$1,819,536 45	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	5,606,491 79	
Total unearned premiums as computed above.....		7,426,028 24
Principal unpaid on script or certificates of profits authorized or ordered to be redeemed.....		26,796 00
Interest due or accrued, remaining unpaid.....		6,068 40
State, county and municipal taxes due or accrued.....		125,000 00
Reinsurance premiums.....		29,184 14
All other liabilities, viz: Rents paid in advance, \$295.00; reserve for contingencies, \$250,000.00.....		250,295 00
Total liabilities, except capital stock.....		\$ 8,287,908 40
Cash capital.....	\$ 1,000,000 00	
Surplus over all liabilities.....	13,044,878 64	
Surplus to policy holders.....		14,044,878 64
Total.....		\$22,332,787 04
*Special reserve fund held under New York law.....		\$600,000 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$1,340,146,681 00	\$14,408,613 61
Written during the year.....	839,763,760 00	8,044,001 96
Totals.....	\$2,179,910,441 00	\$22,452,615 57
Expired and terminated.....	773,270,288 00	7,668,048 08
In force at end of the year.....	\$1,406,640,153 00	\$14,784,567 49
Deduct amount reinsured.....	57,322,614 00	537,560 29
Net amount in force.....	\$1,349,317,539 00	\$14,247,007 20

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$390,520,511 00	\$3,639,072 91
More than one and not more than three years to run.....	669,647,921 00	6,158,526 44
More than three years to run.....	389,149,107 00	4,449,407 85
Net amount in force Dec. 31, 1909.....	\$1,349,317,539 00	\$14,247,007 20

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 425,000 00
Losses incurred during the year, fire.....	3,144,872 50
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$56,835,088 00
Less.....	12,345,810 00
Net risks written.....	\$44,489,278 00
Gross premiums received.....	\$607,503 55
Less.....	114,239 66
Net premiums received.....	\$493,263 89
Net losses paid.....	\$212,081 54
Net losses incurred.....	\$216,861 20

\*(NOTE)—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, sections 130, 131, 132.]



## SCHEDULE A.

Description.	Bonds and Stocks.	
	Book value.	Market value.
	\$ 10,000 00	\$ 10,000 00
Georgia, State of, reg., 4½s.		
New Mexico, territory of, 30 yr. gen. refund., redeemable after 1929; coup., 4s.	10,000 00	10,000 00
New York, state of canal imp., tax exempt, reg., 3s.	200,000 00	200,000 00
City of New York, N. Y., dock, tax exempt, gold, reg., 3½s.	112,500 00	112,500 00
City of New York, N. Y., schoolhouse, exempt, gold, reg., 3½s.	225,000 00	225,000 00
City of New York, N. Y., hall of records, exempt, gold, reg., 3½s.	202,500 00	202,500 00
City of New York, N. Y., 90 day, rev. of 1909, tax exempt, reg., due March 21, 1910, 3½s.	1,000,000 00	1,000,000 00
City of New York, N. Y., 90 day, rev. of 1909, tax exempt, reg., due March 22, 1910, 3½s.	400,000 00	400,000 00
City of New York, N. Y., 90 day, rev. of 1909, tax exempt, reg., due March 23, 1910, 3½s.	750,000 00	750,000 00
City of New York, N. Y., 90 day, rev. of 1909, tax exempt, reg., due March 28, 1910, 3½s.	750,000 00	750,000 00
Richmond, Va., reg., 4s.	50,000 00	50,000 00
Atchison, Topeka & Santa Fé Ry. Co., gold, sub. 25 per cent paid, conv coup., 4s.	3,000 00	3,000 00
Atlantic Coast Line R. R. Co., L. & N., coll., gold, coup., 4s.	42,500 00	42,500 00
Chicago & Alton Ry. Co., 1st lien, gold, coup., 3½s.	14,000 00	14,000 00
Chicago, Burlington & Quincy R. R. Co., gen. mort. coup., 4s.	71,250 00	71,250 00
Chicago, Rock Island & Pacific R. R. Co., gold, coup., 4s.	75,000 00	75,000 00
Columbia & Greenville R. R. Co., 1st mort. gold, coup. prin. reg., 6s	50,000 00	50,000 00
Delaware & Hudson Co., deb., conv., coup., 4s.	100,000 00	100,000 00
Elmira, Cort. & No. R. R. Co., pref., 1st mort., gold, coup., prin. reg., 6s	50,000 00	50,000 00
Fort Worth & Denver City Ry. Co., 1st mort., gold, coup., 6s.	100,000 00	100,000 00
Illinois Central R. R. Co., refund. mort., gold, coup., 4s.	38,000 00	38,000 00
Interborough Rapid Transit Co., New York City, N. Y., conv. and coll. gold notes, coup., 6s.	60,000 00	60,000 00
Louisville & Nashville R. R. Co., M. & M. Ry. Co., 1st mort., gold, coup., prin. reg., 4½s.	50,000 00	50,000 00
Metropolitan Street Ry. Co., New York City, N. Y., gen. mort., coll. trust, gold, reg., cert. of deposit, 6s.	19,500 00	19,500 00
Norfolk & Western Ry. Co., gold, conv., coup., 4s.	18,000 00	18,000 00
Northern Pacific-Gt. Northern, joint, C. B. & Q., coll., gold, coup., 4s.	237,500 00	237,500 00
Pennsylvania R. R. Co., cons. mort., gold, coup., 4s.	17,000 00	17,000 00
Wabash R. R. Co., 1st refund. and exten. mort., gold, coup., 4s.	105,000 00	105,000 00
American Cotton Oil Co., N. J., deb., coup., 4½s.	45,000 00	45,000 00
American Tobacco Co., N. J., sink., fund, gold, coup., 6s.	26,000 00	26,000 00
Central Leather Co., N. J., 1st lien, gold, coup., 5s.	95,000 00	95,000 00
The Mortgage-Bond Co. of New York, mort., gold, coup., 4s.	21,250 00	21,250 00
N. Y. Gas & Electric Light, Heat & Power Co., New York, N. Y., pur. money, gold, coup., prin. reg., 4s.	52,000 00	52,000 00
Atchison, Topeka & Santa Fé Ry. Co., pref.	20,000 00	20,000 00
Atlanta & Charlotte Air Line Ry. Co., guar. by So. Ry. Co.	35,000 00	35,000 00
Atlantic Coast Line Co., Conn.	125,000 00	125,000 00
Atlantic Coast Line R. R. Co., com.	220,000 00	220,000 00
Baltimore & Ohio R. R. Co., pref.	90,000 00	90,000 00
Brooklyn City R. R. Co., Brooklyn, N. Y., guar. by Brooklyn Rapid Transit Co.	259,000 00	259,000 00
Buffalo, Rochester & Pittsburgh Ry. Co., pref.	77,000 00	77,000 00
Buffalo, Rochester & Pittsburgh Ry. Co., com.	90,000 00	90,000 00
Central R. R. Co. of New Jersey	250,000 00	250,000 00
Chicago City Ry. Co., Chicago, Ill., represented by \$200,000.00 syndicate subscription, 95 per cent paid.	166,250 00	16,250 00
Chicago & Eastern Illinois R. R. Co., pref.	110,000 00	110,000 00
Chicago, Milwaukee & St. Paul Ry. Co., pref.	387,500 00	387,500 00
Chicago & Northwestern Ry. Co., pref.	525,000 00	525,000 00
Chicago & Northwestern Ry. Co., com.	1,102,500 00	1,102,500 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co., pref.	155,000 00	155,000 00
Cleveland, Cin., Chicago & St. Louis Ry. Co., pref.	20,000 00	20,000 00
Delaware & Hudson Co.	175,000 00	175,000 00
Delaware, Lackawanna & Western R. R. Co.	900,625 00	900,625 00
Great Northern Ry. Co., pref.	299,000 00	299,000 00
Hocking Valley Ry. Co., pref.	144,000 00	144,000 00
Lake Shore & Michigan Southern Ry. Co.	793,800 00	793,800 00
Lehigh Valley R. R. Co., com.	472,500 00	472,500 00
Louisville & Nashville R. R. Co.	518,000 00	518,000 00
Mahoning Coal R. R. Co., com.	75,000 00	75,000 00
Manhattan Ry. Co., New York, N. Y., guar. by Inter. Rap. Transit Co.	270,000 00	270,000 00
Nashville, Chattanooga & St. Louis Ry. Co.	250,000 00	250,000 00
New York Central & Hudson River R. R. Co.	22,000 00	22,000 00
New York, Chicago & St. Louis R. R. Co., 1st pref.	50,000 00	50,000 00
N. Y. & Harlem R. R. Co., guar. by N. Y. C. & H. R. R. Co.	753,150 00	753,150 00
Norfolk & Western Ry. Co., com.	56,000 00	56,000 00
Northern Pacific Ry. Co.	175,500 00	175,500 00
Pittsburg, Cincinnati, Chicago & St. Louis Ry. Co., pref.	250,000 00	250,000 00
Pitts., Ft. Wayne & Chi. Ry. Co., guar. by Pa. R. R. Co.	82,500 00	82,500 00
Pittsburg, McKeesport & Youghiogheny R. R. Co., guar. by Pittsburg & Lake Erie R. R. Co. and Lake Shore & Michigan So. Ry. Co.	220,500 00	220,500 00

SCHEDULE A—*Concluded.*

Bonds and Stocks.		
Description.	Book value.	Market value.
Reading Co., 1st pref.	\$ 20,000 00	\$ 20,000 00
Reading Co., com.	150,000 00	150,000 00
United New Jersey R. R. & Canal Co., guar. by Pa. R. R. Co.	480,000 00	480,000 00
American Exchange National Bank, New York, N. Y.	56,250 00	56,250 00
Bank of America, New York, N. Y.	25,000 00	25,000 00
Bank of New York, N. B. A., New York, N. Y.	150,000 00	150,000 00
Central Trust Co., New York, N. Y.	480,000 00	480,000 00
Mechanics National Bank, New York, N. Y.	95,825 00	95,825 00
Merchants National Bank, New York, N. Y.	26,250 00	26,250 00
Consolidated Gas Co., New York, N. Y.	210,000 00	210,000 00
Delaware, Lackawanna & Western Coal Co.	54,687 00	54,687 00
Mahoning Investment Co. (Buffalo, Roch. & Pitts. Ry. Co., prop.)	18,000 00	18,000 00
National Biscuit Co., N. J., pref.	115,000 00	115,000 00
Northern Securities Co.	10,000 00	10,000 00
United States Express Co., N. Y.	160,000 00	160,000 00
Totals	<u>\$16,190,637 00</u>	<u>\$16,190,637 00</u>

## COOPER INSURANCE COMPANY OF DAYTON.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 229 North Main street, Dayton, Ohio; incorporated January, 1867; commenced business in Illinois July, 1909.]

D. B. CORWIN, President.

SAM L. LAROSE, Secretary.

JACOB LOEB, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year	<u>\$694,374 27</u>

## INCOME.

	Fire.
Gross premiums	\$228,339 56
Deduct gross amount paid for—Reinsurance, fire, \$28,168.39; return premiums, fire, \$16,403.96	<u>44,572 35</u>
Total premiums	\$183,767 21
Interest on bonds and dividends on stocks	21,237 75
Agents' balances previously charged off	<u>86 58</u>
Total income	<u>\$205,091 54</u>
Total	<u>\$799,465 81</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses	\$60,845 05
Deduct amount received for—Reinsurance	<u>7,361 20</u>
Net amount paid for losses	\$53,483 85
Commissions or brokerage	46,765 84
Salaries, fees and other charges of officers, directors, trustees, agents and employes	20,634 98
Taxes on real estate	364 08
State taxes on premiums	2,390 12
Insurance department licenses and fees	1,298 50
City and county taxes	343 82
Other disbursements, viz: Supplies, \$4,150.18; general expenses, \$14,504.13	18,654 31
Interest and dividends to stockholders	15,000 00
Agents' balances charged off	<u>23 00</u>
Total disbursements	<u>\$158,954 50</u>
Balance	<u>\$640,507 31</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 23,211 34
Book value of bonds and stocks (Schedule A) .....	555,014 37
Cash in office .....	1,324 22
Deposits in trust companies and banks not on interest .....	37,046 80
Agent's balances, representing business written subsequent to October 1, last .....	22,458 38
Agent's balances, representing business written prior to October 1, last .....	1,452 20
Total ledger assets .....	<u>\$640,507 31</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$2,477 62
Interest accrued on other assets .....	962 50
Total .....	3,440 12
Market value of real estate over book value .....	1,288 66
Market value of bonds and stocks over book value .....	19,745 63
Gross assets .....	<u>\$664,981 72</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	1,452 20
Total admitted assets .....	<u>\$663,529 52</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$4,777 72
Losses in process of adjustment, or in suspense .....	6,462 44
Total claims for losses .....	\$11,260 16
Deduct reinsurance .....	3,274 67
Net amount of unpaid losses .....	\$ 7,985 49
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$ 41,289 53
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	147,135 19
Total unearned premiums as computed above .....	188,424 72
State, county and municipal taxes due or accrued .....	3,528 48
Total liabilities, except capital stock .....	<u>\$199,953 69</u>
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	263,590 83
Surplus to policy holders .....	463,590 83
Total .....	<u>\$663,529 52</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906 .....	\$35,158,839 00	\$354,576 65
Written during the year .....	21,357,789 00	228,339 56
Totals .....	\$56,516,628 00	\$582,916 21
Expired and terminated .....	15,805,186 00	175,961 45
In force at end of the year .....	\$40,711,442 00	\$406,934 76
Deduct amount reinsured .....	4,255,729 00	50,644 20
Net amount in force .....	<u>\$36,455,713 00</u>	<u>\$356,290 56</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$ 6,505,971 00	\$ 82,579 06
More than one and not more than three years to run .....	26,362,443 00	232,023 35
More than three years to run .....	3,587,299 00	41,688 15
Net amount in force Dec. 31, 1909 .....	<u>\$36,455,713 00</u>	<u>\$356,290 56</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$10,000 00
Losses incurred during the year, fire .....	50,456 21
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$522,404 00
Less .....	110,850 00
Net risks written .....	\$411,554 00
Gross premiums received .....	\$6,112 87
Less .....	1,217 37
Net premiums received .....	\$4,895 50
Net losses paid .....	\$157 56
Net losses incurred .....	\$157 56

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, reg., 4s .....	\$118,383 75	\$115,000 00
City of Dayton, Ohio, water works, 4s .....	10,700 00	10,344 83
City of Dayton, Ohio, water works, 4s .....	5,263 50	5,172 41
City of Dayton, Ohio, storm water sewer, 4s .....	7,297 50	7,241 38
City of Dayton, Ohio, water works, 4s .....	7,157 50	7,241 38
City of Dayton, Ohio, storm water sewer, 4s .....	7,070 00	7,070 00
City of Dayton, Ohio, bridge, 4s .....	2,042 00	2,042 00
City of Dayton, Ohio, bridge, 4s .....	2,042 00	2,042 00
City of Dayton, Ohio, bridge, 4s .....	2,042 00	2,042 00
City of Cincinnati, Ohio, park, 3½s .....	10,240 00	9,600 00
City of Cincinnati, Ohio, refund., 3½s .....	5,075 00	4,800 00
City of Cincinnati, Ohio, school, 4s .....	12,900 00	12,900 00
City of Cincinnati, Ohio, school, 4s .....	16,160 25	16,106 25
City of Cincinnati, Ohio, water works, 4s .....	5,243 75	5,245 54
City of Cincinnati, Ohio, water works, 4s .....	2,100 00	2,098 21
City of Cincinnati, Ohio, park extension, 4s .....	9,450 00	9,360 00
City of Cincinnati, Ohio, refund., 3½s .....	5,820 00	5,760 00
City of Cincinnati, Ohio, water works, 4s .....	5,843 75	5,843 75
City of Cincinnati, Ohio, park extension, 4s .....	4,781 25	4,781 25
City of Cincinnati, Ohio, park extension, 3½s .....	6,737 50	6,720 00
City of Cincinnati, Ohio, refund., 3½s .....	14,400 00	14,400 00
City of Cincinnati, Ohio, terminal, 3½s .....	10,587 50	10,560 00
City of Cleveland, Ohio, park, 4s .....	5,150 00	5,100 00
City of Cleveland, Ohio, water works, 4s .....	5,100 00	5,050 00
City of Cleveland, Ohio, water works, reg., 4s .....	9,144 00	9,144 00
City of Columbus, Ohio, electric light, 4s .....	8,202 40	8,202 00
City of Columbus, Ohio, water purifying, 4s .....	13,585 00	13,585 00
City of Columbus, Ohio, water works, refund., 4s .....	3,096 00	3,090 00
City of Toledo, Ohio, school, 4s .....	25,800 00	25,750 00
City of Toledo, Ohio, high school, 4s .....	2,023 00	2,023 00
City of Toledo, Ohio, gen. street imp., 4s .....	10,175 00	10,175 00
City of Toledo, Ohio, gen. street imp., 4s .....	10,175 00	10,175 00
City Ry. Co., Dayton, Ohio, com. ....	24,295 34	57,750 00
City Ry. Co., Dayton, Ohio, pref. ....	12,492 00	15,000 00
Little Miami R. R. Co., Ohio, guar. ....	67,703 75	63,600 00
Dayton & Michigan R. R. Co., Ohio, pref. ....	25,255 87	22,325 00
Cleveland & Pittsburgh R. R. Co., Ohio, guar. ....	36,944 63	35,200 00
Columbus & Xenia R. R. Co., Ohio, guar. ....	24,589 13	22,220 00
Totals .....	\$555,014 37	\$574,760 00

# COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 110 So. Fourth street, Philadelphia, Pa.; incorporated May 31, 1832; commenced business in Illinois Feb. 22, 1881.]

CHARLES R. PECK, President.

E. A. LAW, Secretary.

BAVIER C. MILLER, Attorney in Illinois, at Chicago.]

### CAPITAL.

Capital stock paid in cash .....	\$400,000 00	
Amount of ledger assets, Dec. 31, of previous year .....		<u>\$1,050,109 61</u>

### INCOME.

	Fire.	
Gross premiums .....	\$514,330 68	
Deduct gross amount paid for—Reinsurance, fire, \$53,959.49; return premiums, fire, \$81,838.67 .....	135,798 16	
Total premiums (other than perpetuals) .....		\$378,532 52
Deposit premiums on perpetual risks .....		3,524 40
Interest on mortgage loans and ground rents .....	\$ 7,947 33	
Interest on collateral loans .....	2,318 33	
Interest on bonds and dividends on stocks .....	30,676 66	
Interest from other sources .....	2,009 29	
Rents—including company's occupancy of its own buildings .....	4,226 00	
Total interest and rents .....		47,177 60
From other sources, viz: Discounts on perpetual premiums, \$597.28; discounts on perpetual losses, \$540.36; perpetual deposits earned by loss, \$35.87; reinsurance return premiums previously marked off, \$20.97; brokers balances credited to profit and loss, \$2.45 .....		1,246 93
Profit on sale or maturity of ledger assets .....		20 00
Total income .....		<u>\$480,501 45</u>
Total .....		<u>\$1,480,611 06</u>

### DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$179,547 28	
Deduct amount received for—Salvage, fire, \$1,031.95; reinsurance, fire, \$13,636.82 .....	14,666 77	
Net amount paid for losses .....		\$164,878 51
Expenses of adjustment, settlement of losses .....		2,776 36
Commissions or brokerage .....		97,641 85
Salaries and expenses of special and general agents .....		10,761 10
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		19,095 02
Rents—including company's occupancy of its own buildings .....		2,500 00
Advertising, printing and stationery .....		4,539 54
Postage, telegrams, telephone and express .....		2,971 97
Legal expenses .....		139 00
Furniture and fixtures .....		596 03
Maps, including corrections .....		4,701 11
Underwriters' boards and tariff associations .....		2,947 05
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		3,067 14
Inspections and surveys .....		709 26
Repairs and expenses on real estate .....		589 92
Taxes on real estate .....		792 08
State taxes on premiums .....		9,496 59
Insurance department licenses and fees .....		1,277 00
Other disbursements, viz: General expense .....		4,801 78
Deposit premiums returned .....		8,431 12
Interest and dividends to stockholders .....		32,000 00
Agents' balances charged off .....		230 16
Loss on sale or maturity of ledger assets .....		253 75
Total disbursements .....		<u>\$375,196 34</u>
Balance .....		<u>\$1,105,414 72</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 57,054 39
Mortgage loans and ground rents on real estate .....	182,700 00
Loans secured by pledge of bonds, stocks or other collaterals .....	12,000 00
Book value of bonds and stocks (Schedule A) .....	725,351 42
Cash in office .....	374 64
Deposits in trust companies and banks on interest .....	61,065 92
Agent's balances representing business written subsequent to October 1, last .....	63,328 48
Agent's balances, representing business written prior to October 1, last .....	1,156 12
Perpetual deposits in other companies .....	2,353 75
<b>Total ledger assets .....</b>	<b>\$1,105,414 72</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,136 96
Interest accrued on bonds .....	6,798 72
Interest accrued on collateral loans .....	255 70
Rents accrued on company's property .....	10 80
<b>Total .....</b>	<b>9,202 18</b>
Market value of real estate over book value .....	15,010 61
Market value of bonds and stocks over book value .....	50,349 08
Due for reinsurance on losses paid .....	159 94
Philadelphia Fire Underwriters Association deposit .....	100 00
<b>Gross assets .....</b>	<b>\$1,180,236 53</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	1,156 12
<b>Total admitted assets .....</b>	<b>\$1,179,080 41</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 7,696 66
Losses in process of adjustment, or in suspense .....	28,601 00
Losses resisted .....	500 00
<b>Total claims for losses .....</b>	<b>\$36,797 66</b>
Deduct reinsurance .....	4,096 00
<b>Net amount of unpaid losses .....</b>	<b>\$ 32,701 66</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$133,324 47
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	167,913 55
<b>Total unearned premiums as computed above .....</b>	<b>301,238 02</b>
Amount reclaimable by the insured on perpetual fire insurance policies .....	196,160 85
State, county and municipal taxes due or accrued .....	6,428 22
Commissions, brokerage and other charges due or to become due to agents and brokers .....	8,621 31
All other liabilities, viz: Ten per cent of perpetual deposits in other companies .....	235 37
<b>Total liabilities, except capital stock .....</b>	<b>\$545,385 43</b>
Cash capital .....	\$400,000 00
Surplus over all liabilities .....	233,694 98
<b>Surplus to policy holders .....</b>	<b>633,694 98</b>
<b>Total .....</b>	<b>\$1,179,080 41</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$53,615,472 00	\$572,574 92
Written during the year .....	47,867,779 00	514,330 68
<b>Totals .....</b>	<b>\$101,483,251 00</b>	<b>\$1,086,905 60</b>
Expired and terminated .....	39,973,718 00	452,175 63
<b>In force at end of the year .....</b>	<b>\$61,509,533 00</b>	<b>\$634,729 97</b>
Deduct amount reinsured .....	6,767,128 00	65,824 70
<b>Net amount in force .....</b>	<b>\$54,742,405 00</b>	<b>\$568,905 27</b>

Perpetual risks not included above, \$8,824,848.00; premiums on same, \$216,246.30.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$23,336,844 00	\$266,648 95
More than one and not more than three years to run.....	21,374,732 00	195,789 65
More than three years to run.....	10,030,829 00	106,486 67
Net amount in force Dec. 31, 1909.....	<u>\$54,742,405 00</u>	<u>\$568,905 27</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	177,887 91
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$3,881,110 00
Less.....	1,372,448 00
Net risks written.....	<u>\$2,508,662 00</u>
Gross premiums received.....	\$43,807 46
Less.....	11,717 33
Net premiums received.....	<u>\$32,090 13</u>
Net losses paid.....	<u>\$10,050 03</u>
Net losses incurred.....	<u>\$9,642 96</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Allegheny county, Pa., county road, series 11, 4s.....	\$10,356 00	\$10,350 00
Mass., commonwealth of, gold, 3½s.....	19,700 00	19,700 00
New York City, corp., coup., 4½s.....	21,575 00	22,000 00
Philadelphia, city of, 3½s.....	9,737 50	9,700 00
Trenton, N. J., city of, city hall, 4s.....	5,131 25	5,075 00
Wilmington, Del., city of, sink. fund, loan series 156, 4s.....	10,151 00	10,150 00
Catawissa R. R., cons., 1st mort., coup., 4s.....	4,300 00	4,080 00
Chesapeake & Ohio Ry., equip. trust, series G, coup., 4s.....	9,772 00	9,800 00
Chicago, Rock Island & Pacific Ry., equip. coup., 4½s.....	9,707 00	10,000 00
Elec. & People's Traction, trust cert., 4s.....	23,359 00	22,625 00
Erie & Western Transportation Co., coup., 4s.....	15,412 50	15,000 00
Iron Mountain Car Trust, series S, reg., 5s.....	10,192 00	10,000 00
Lehigh Valley R. R., 2d mort., reg., 7½s.....	10,150 00	8,080 00
Lehigh Valley Ry., coup., 4½s.....	25,260 00	26,750 00
Lehigh Valley R. R., annuity, reg., 6s.....	18,137 50	22,500 00
Lehigh Valley R. R., gen. cons., mort., coup., 4s.....	4,900 00	4,825 00
Newark Passenger Ry., 1st cons. mort., coup., 5s.....	16,012 50	16,200 00
N. Y. Central & Hudson River R. R. Co., (Lake Shore col.), coup., 3½s.....	8,200 00	8,100 00
New York, Philadelphia & Norfolk R. R., trust coup., 4s.....	19,100 00	19,600 00
Norfolk & Western Ry. equip. trust, series A, coup., 4s.....	4,897 50	4,925 00
Norfolk & Western Ry., 2 year notes, coup., 5s.....	9,912 50	10,000 00
Northern Central Ry., 2d gen. mort., series A, coup., 5s.....	6,190 00	6,600 00
Northern Central Ry., 2d gen. mort., series B, coup., 5s.....	4,640 00	4,400 00
Penna. Co., coup., 3½s.....	8,772 50	8,820 00
Penna. Co., 15-25 yr. gold loan of 1906, coup., 4s.....	25,125 00	24,750 00
Penna. R. R., gen. mort., reg., 6s.....	-----	5,050 00
Penna. R. R., gen. mort., coup., 6s.....	13,302 50	6,060 00
Penna. R. R., 3 yr. col. gold notes, 5s.....	14,850 00	15,000 00
Penna. R. R., col. trust, coup., 4½s.....	10,162 50	10,150 00
Penna. & N. W. R. R., gen. mort., coup., 5s.....	10,400 00	10,800 00
Philadelphia, Baltimore & Wash. R. R., 1st mort., coup., 4s.....	5,225 00	5,200 00
Philadelphia City Passenger Ry., 1st mort., coup., 5s.....	3,240 00	3,000 00
Philadelphia & Erie R. R., cons. mort., reg., 5s.....	10,600 00	10,900 00
Philadelphia & Reading, terminal, coup., 5s.....	12,050 00	11,800 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Pitts., Cin., Chicago & St. Louis Ry., cons. mort., series B, coup., 4½s	\$23,400 00	\$21,400 00
St. Louis, Iron Mountain & Southern Ry., equip., coup., 5s	9,808 00	10,000 00
Wladikawkas Ry., guar. by Russian govern., coup., 4s	15,000 00	14,250 00
American Telegraph & Telephone Co., 3 yr. gold coup. notes, 5s	24,406 25	25,000 00
Equitable Illuminating Gas Light Co., of Phila., coup., 5s	15,405 00	14,840 00
Penna. Steel Co., mort., reg., 5s	15,250 00	15,300 00
Philadelphia Co., 1st mort., coup., 5s	5,425 00	5,225 00
Western Union Telegraph Co., fund. and real estate, coup., 4½s	26,925 00	24,250 00
Elmira & Williamsport R. R.	550 00	550 50
Frankford & Southwark P. C. P. R. R. Co.	16,656 25	19,850 00
Germantown Passenger Ry. Co.	17,744 60	24,805 00
North Pennsylvania R. R. Co.	8,699 50	10,400 00
Pennsylvania R. R. Co.	33,198 88	41,100 00
Philadelphia, Germantown & Norristown R. R. Co.	28,847 05	39,600 00
Philadelphia Traction Co.	18,225 00	17,800 00
Second and Third St. Passenger Ry. Co.	16,816 00	28,000 00
Thirteenth and Fifteenth St. Passenger Ry. Co.	4,500 00	5,700 00
United Cos. of New Jersey	29,217 39	37,575 00
Union Traction Co. of Philadelphia	2,870 00	8,628 00
Bank of North America, Philadelphia	7,458 00	8,512 00
First National Bank of Philadelphia	2,102 50	2,100 00
National Bank of Northern Liberties	11,516 25	8,820 00
General Adjustment Bureau	100 00	100 00
<b>Totals</b>	<b>\$725,351 42</b>	<b>\$775,700 50</b>

## DELAWARE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Third and Walnut streets, Philadelphia, Pa.; incorporated April 10, 1835; commenced business in Illinois Jan. 17, 1906.]

JOHN S. BIOREN, President.

J. PARSONS SMITH, JR., Secretary.

O. C. KEMP, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash	\$400,000 00
Amount of ledger assets, Dec. 31, of previous year	\$2,029,733 32

## INCOME.

	Fire.	
Gross premiums	\$2,413,348 25	
Deduct gross amount paid for—Reinsurance, fire, \$248,382.19; return premiums, fire, \$485,608.33	733,990 52	
Total premiums (other than perpetuals)		\$1,679,357 73
Deposit premiums on perpetual risks		6,542 84
Interest on mortgage loans	\$ 4,972 89	
Interest on collateral loans	516 11	
Interest on bonds and dividends on stocks	54,756 55	
Interest from other sources	3,706 43	
Rents—including company's occupancy of its own buildings	14,993 50	
Total interest and rents		78,945 48
From other sources, viz: Recovery of amount previously charged off, \$327.52; sale warrants, New York, New Haven & Hudson R. R., \$895.85		1,223 37
Profit on sale or maturity of ledger assets		13,377 38
Total income		\$1,779,446 80
Total		\$3,809,180 12



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$930,429 57
Deduct amount received for—Salvage, fire, \$3,833.79; reinsurance, fire, \$118,839.00.....	122,672 79
Net amount paid for losses.....	\$807,756 78
Expenses of adjustment, settlement of losses.....	18,738 01
Commissions or brokerage.....	480,525 86
Salaries and expenses of special and general agents.....	43,958 00
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	43,410 64
Rents—including company's occupancy of its own buildings.....	12,124 18
Advertising, printing and stationery.....	12,267 38
Postage, telegrams, telephone and express.....	6,350 60
Legal expenses.....	126 85
Furniture and fixtures.....	281 18
Maps, including corrections.....	3,998 37
Underwriters' boards and tariff associations.....	20,219 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	8,495 39
Inspections and surveys.....	1,747 74
Repairs and expenses on real estate.....	4,662 32
Taxes on real estate.....	2,074 00
State taxes on premiums.....	21,800 90
Insurance department licenses and fees.....	8,962 57
All other licenses, fees and taxes.....	2,590 87
Other disbursements, viz: Express and freight, \$1,614.27; miscellaneous, \$9,584.71.....	11,198 98
Deposit premiums returned.....	4,176 72
Interest and dividends to stockholders.....	60,000 00
Agent's balances charged off.....	2,004 42
Loss on sale or maturity of ledger assets.....	14,114 82
Decrease in book value of ledger assets.....	454 30
Total disbursements.....	<u>\$1,592,040 03</u>
Balance.....	<u>\$2,217,140 09</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 200,000 00
Mortgage loans on real estate.....	89,500 00
Book value of bonds and stocks (Schedule A).....	1,279,543 85
Cash in office.....	11,122 72
Deposits in trust companies and banks on interest.....	216,923 62
Agent's balances, representing business written subsequent to October 1, last.....	418,399 80
Agent's balances, representing business written prior to October 1, last.....	1,250 00
Other ledger assets, viz: Cash in hands of special agents, \$300.00; cash in hands of Philadelphia Underwriters Association, \$100.00.....	400 00
Total ledger assets.....	<u>\$2,217,140 09</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,310 79
Interest accrued on bonds.....	15,617 92
Rents accrued on company's property.....	878 67
Total.....	17,807 38
Market value of bonds and stocks over book value.....	23,819 40
Gross assets.....	<u>\$2,258,766 87</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 1,250 00
Special deposits to secure liabilities in Canada and Virginia.....	35,862 50
Total.....	37,112 50
Total admitted assets.....	<u>\$2,221,654 37</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 3,600 00	
Losses in process of adjustment, or in suspense .....	157,535 00	
Losses resisted .....	8,825 00	
Total claims for losses .....	\$169,960 00	
Deduct reinsurance .....	23,390 00	
Net amount of unpaid losses .....		\$ 146,570 00
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$581,152 40	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	719,411 33	
Total unearned premiums as computed above .....		1,310,563 73
Amount reclaimable by the insured on perpetual fire insurance policies .....		128,112 65
Reinsurance, Lloyds, \$11,193.49, 50 per cent .....		5,596 74
Commissions, brokerage and other charges due or to become due to agents and brokers ..		49,997 38
Total .....		\$1,640,840 50
Less liabilities secured by special deposits in Canada and Virginia: Losses, \$600.00; unearned premiums, \$6,520.00 .....		7,120 00
Total liabilities, except capital stock .....		\$1,633,720 50
Cash capital .....	\$400,000 00	
Surplus over all liabilities .....	187,933 87	
Surplus to policy holders .....		587,933 87
Total .....		\$2,221,654 37

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$235,705,438 00	\$2,505,651 18
Written during the year .....	203,615,153 00	2,413,348 25
Totals .....	\$439,320,591 00	\$4,918,999 43
Expired and terminated .....	183,261,297 00	2,072,360 25
In force at end of the year .....	\$256,059,294 00	\$2,846,639 18
Deduct amount reinsured .....	30,617,476 00	342,937 99
Net amount in force .....	\$225,442,118 00	\$2,503,701 19

Perpetual risks not included above, \$4,933,942.00; premiums on same, \$141,859.99.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$94,231,571 00	\$1,182,304 81
More than one and not more than three years to run .....	84,905,847 00	853,550 58
More than three years to run .....	46,304,700 00	487,845 50
Net amount in force Dec. 31, 1909 .....	\$225,442,118 00	\$2,508,701 19

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 45,000 00
Losses incurred during the year, fire .....	858,731 00
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$11,633,290 00	\$251,660 00
Less .....	3,698,712 00	11,500 00
Net risk written .....	\$7,934,578 00	\$240,160 00
Gross premiums received .....	\$153,597 81	\$1,355 79
Less .....	34,008 05	124 51
Net premiums received .....	\$119,589 76	\$1,231 28
Net losses paid .....	\$57,952 40	\$96 42
Net losses incurred .....	\$68,741 27	\$96 42

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
American Agricultural Chemical Co., 1st mort., conv., 5s	\$ 19,020 71	\$ 20,400 00
American Railways Co., col. trust, 5s	37,975 00	38,400 00
American Railways Co., conv., gold, 4½s	17,500 00	17,500 00
American Telegraph & Telephone Co., conv., 4s	43,081 25	47,475 00
Boston & Worcester Street Ry. Co., 1st mort., 4½s	23,171 00	22,425 00
Brooklyn Rapid Transit Co., 1st and refund. mort., gold, 4s	34,656 25	34,800 00
Chicago, Rock Island & Pacific R. R. Co., Col. trust, 4s	35,617 79	41,875 00
City of Camden, N. J., water loan, 4s	1,016 80	1,000 00
City of Duquesne, Pa., 4½s	28,342 60	27,820 00
City of Montreal, school bonds, 4s	10,200 00	10,050 00
City of New York, N. Y., 4½s	26,031 62	27,437 50
City of Norfolk, Va., appropriation bonds, 4s	19,450 00	19,300 00
City of Philadelphia, Pa., 4s	26,044 79	25,812 50
Delano Land Co., gold, 5s	30,281 25	33,600 00
Delaware & Hudson Co., conv. gold deb., 10 yr., 4s	24,288 74	24,480 00
East McKeesport Ry. Co., 1st mort., 5s	8,473 44	8,320 00
Easton & S. Bethlehem Transit Co., 1st mort., 5s	19,819 44	20,000 00
Equitable Illuminating Gas Light Co. of Phila., 1st mort., gold, 5s	18,135 00	18,020 00
Fort Wayne & Wabash Valley Traction Co., 1st cons., 5s	19,033 34	16,800 00
Ft. Worth & Rio Grande Ry. Co., 1st mort., gold, 4s	17,650 00	17,000 00
Indianapolis Northern Traction Co., 1st mort., 5s	14,382 50	13,500 00
Interborough Metropolitan Co., col. trust, gold, 4½s	16,275 00	16,675 00
Iowa Central R. R. Co., 1st and refund., 4s	7,500 00	7,650 00
Kansas City Southern Ry. Co., refund. and imp. mort., gold, 5s	20,300 00	20,550 00
Lake Shore & Michigan Southern Ry. Co., coup., gold, 4s	19,325 00	19,100 00
Lehigh Valley Ry. Co., cons., 4½s	101,037 50	105,250 00
Lynchburg Traction & Light Co., conv., 5s	25,000 00	25,000 00
Missouri, Kansas & Texas Ry. Co., 1st and refund. mort., 4s	22,894 16	25,500 00
Missouri Pacific Ry. Co., equip., 5s	23,810 00	25,000 00
Missouri Pacific Ry. Co., 4s	19,843 75	20,125 00
National Gas, Electric Light & Power Co., col. trust gold notes, 6s	25,000 00	25,000 00
New York Central & Hudson River R. R., gold deb., 4s	23,775 00	23,937 50
New York, New Haven & Hartford R. R. Co., conv. deb., 3½s	24,693 25	25,468 75
Norfolk & Western R. R. Co., gen. mort., 4s	19,540 00	19,650 00
Pitts., Shawmut & Northern R. R. Co., receivers' cert., 5s	24,147 50	25,000 00
Roanoke Traction & Light Co., 1st mort., and col. trust, S. fund, gold, 5s	22,000 00	23,125 00
Southern Pacific Co., conv., gold, 20 yr., 4s	48,843 75	52,750 00
Southern Traction Co. of Pittsburg, 1st mort. and col. trust, 5s	10,432 76	9,700 00
State of Georgia, reg., 3½s	9,925 00	9,900 00
St. Louis Merchants' Bridge Terminal Co., guar. gold, 5s	25,218 62	27,500 00
United Railroads of San Francisco, gold, 4s	20,281 25	18,750 00
United Railways, gold trust cert., 4s	20,975 00	19,750 00
United Ry. Investment Co., col. trust, 5s	78,214 00	77,850 00
Wabash-Pittsburg Terminal R. R. Co., 1st mort., 4s	13,931 25	8,250 00
Westinghouse Electric & Mfg. Co., conv., sink. fund, gold, 5s	18,650 00	18,600 00
Consolidated Traction Co. of N. J.	36,125 00	39,000 00
Frankford & Southwark Passenger R. R. Co.	97,991 65	99,102 00
General Adjustment Bureau	150 00	150 00
Philadelphia Bourse, com.	1,000 00	80 00
Philadelphia Bourse, pref.	375 00	75 00
Philadelphia Traction Co.	8,859 14	8,900 00
Second and Third Streets Ry. Co.	18,698 75	19,460 00
Southern Adjustment Bureau	100 00	100 00
Underwriters' Salvage Co. of New York	500 00	500 00
<b>Totals</b>	<b>\$1,279,543 85</b>	<b>\$1,303,363 25</b>

## DETROIT FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 100 Griswold street, Detroit, Mich.: incorporated Feb. 1, 1866; commenced business in Illinois April 16, 1868.]

E. H. BUTLER, President.

A. H. McDONELL, Secretary.

I. J. LEWIS, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash	\$500,000 00
Amount of ledger assets, Dec. 31, of previous year	\$1,907,362 95

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$740,824 17	\$25,104 36	
Deduct gross amount paid for—			
Reinsur., fire, \$ 84,458.09; mar. and inl., \$3,174.00			
Ret. prem., fire, 102,361.47; mar. and inl., 211.71	186,819 56	3,385 71	
Total premiums .....	\$554,004 61	\$21,718 65	\$575,723 26
Interest on mortgage loans .....		\$41,511 90	
Interest on collateral loans .....		1,659 75	
Interest on bonds .....		31,329 78	
Interest from other sources .....		14,300 03	
Rents .....		739 75	
Total interest and rents .....			89,541 21
Profit on sale or maturity of ledger assets .....			937 25
Increase in book value of ledger assets .....			994 87
Total income .....			\$667,196 09
Total .....			\$2,574,550 04

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$316,066 98	\$21,979 96	
Deduct amount received for—			
Salvage, fire, \$ 2,630.30; mar. and inl., \$1,222.56.			
Reinsur., fire, 34,897.24; mar. and inl., 2,697.86.	37,527 54	3,920 42	
Net amount paid for losses .....	\$278,539 44	\$18,059 54	\$296,598 98
Expenses of adjustment, settlement of losses .....			5,095 07
Commissions or brokerage .....			124,469 08
Allowances to local agencies for miscellaneous agency expenses .....			561 01
Salaries and expenses of special and general agents .....			15,684 75
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....			34,345 31
Rents—including company's occupancy of its own buildings .....			4,360 00
Advertising, printing and stationery .....			3,220 92
Postage, telegrams, telephone and express .....			3,294 21
Legal expenses .....			900 00
Furniture and fixtures .....			19 60
Maps, including corrections .....			1,630 67
Underwriters' boards and tariff associations .....			6,622 89
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....			4,786 17
Inspections and surveys .....			464 56
Repairs and expenses on real estate .....			28 60
Taxes on real estate .....			1,264 92
State taxes on premiums .....			7,321 93
Insurance department licenses and fees .....			1,705 50
All other licenses, fees and taxes .....			1,329 09
Other disbursements, viz: Taxes, personal, \$5,213.52; miscellaneous contingent ex- penses not included in above, \$1,766.56 .....			9,983 08
Interest and dividends to stockholders .....			62,500 00
Agents' balances charged off .....			7 09
Loss on sale or maturity of ledger assets .....			238 29
Decrease in book value of ledger assets .....			4,172 84
Total disbursements .....			\$500,654 51
Balance .....			\$1,983,904 53

## LEDGER ASSETS.

Book value of real estate .....	\$232,599 78
Mortgage loans on real estate .....	707,474 23
Loans secured by pledge of bonds, or other collaterals .....	27,150 00
Book value of bonds (Schedule A) .....	882,250 00
Cash in office .....	1,201 41
Deposits in trust companies and banks on interest .....	53,006 95
Agent's balances, representing business written subsequent to October 1, last .....	77,714 97
Agent's balances, representing business written prior to October 1, last .....	1,788 56
Other ledger assets, viz: Reinsurance due from other companies on losses paid .....	728 63
Total ledger assets .....	\$1,983,904 53

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$11,273 31	
Interest accrued on bonds .....	12,320 59	
Interest accrued on collateral loans .....	222 65	
Interest accrued on other assets .....	2,132 70	
Total .....		25,949 25
Market value of bonds over book value .....		24,766 00
Gross assets .....		\$2,034,619 78

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	1,788 56
Total admitted assets .....	<u>\$2,032,831 22</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 553 00	
Losses in process of adjustment, or in suspense .....	49,916 40	
Losses resisted .....	18,300 00	
Total claims for losses .....	\$68,769 40	
Deduct reinsurance .....	6,040 20	
Net amount of unpaid losses .....		\$ 62,729 20
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$177,067 58	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	303,440 29	
Total unearned premiums as computed above .....		480,507 87
State, county and municipal taxes due or accrued .....		7,250 00
Commissions, brokerage and other charges due or to become due to agents and brokers ..		179 88
Total liabilities, except capital stock .....		\$ 550,666 95
Cash capital .....	\$500,000 00	
Surplus over all liabilities .....	982,164 27	
Surplus to policy holders .....		1,482,164 27
Total .....		<u>\$2,032,831 22</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908 .....	\$85,745,183 00	\$971,199 85		
Written during the year .....	63,291,532 00	740,824 17	\$4,853,819 00	\$25,104 36
Totals .....	\$149,036,715 00	\$1,712,024 02	\$4,853,819 00	\$25,104 36
Expired and terminated .....	55,952,772 00	685,714 81	4,763,819 00	22,004 36
In force at end of the year .....	\$83,083,943 00	\$1,026,309 21	\$90,000 00	\$3,100 00
Deduct amount reinsured .....	9,235,038 00	95,665 69	90,000 00	3,100 00
Net amount in force .....	<u>\$83,848,905 00</u>	<u>\$930,613 52</u>		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$28,209,513 00	\$354,135 15
More than one and not more than three years to run .....	43,140,940 00	422,570 05
More than three years to run .....	12,498,452 00	153,908 32
Net amount in force Dec. 31, 1909 .....	<u>\$83,848,905 00</u>	<u>\$930,613 52</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 37,500 00
Losses incurred during the year, fire, \$284,276.54; marine and inland, \$11,767.48 .....	296,044 02
Amount loaned to officers and directors .....	38,250 00
Amount loaned to stockholders not officers .....	<u>16,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written.....	\$5,358,282 00	\$1,080,811 00
Less.....	1,320,880 00	
<b>Net risks written.....</b>	<b>\$4,037,402 00</b>	<b>\$1,080,811 00</b>
Gross premiums received.....	\$67,174 69	\$3,827 97
Less.....	13,826 41	
<b>Net premiums received.....</b>	<b>\$53,348 28</b>	<b>\$3,827 97</b>
Net losses paid.....	\$24,233 32	\$2,473 11
Net losses incurred.....	\$25,757 39	\$2,424 37

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
United States Consols, 2s.....	\$80,000 00	\$81,800 00
Arizona, territory of, 4s.....	25,000 00	25,250 00
Arizona, territory of, 5s.....	10,000 00	10,300 00
Arizona, territory of, capitol building, 5s.....	9,000 00	9,720 00
Arizona, territory of, fund, 5s.....	6,000 00	6,360 00
Detroit, Mich., boul. imp., 4s.....	10,000 00	10,800 00
Detroit, Mich., Delray school, 4s.....	5,000 00	5,100 00
Detroit, Mich., Museum of Art, 3½s.....	9,000 00	9,180 00
Detroit, Mich., park imp., 4s.....	25,000 00	26,500 00
Detroit, Mich., park imp., 3½s.....	22,000 00	22,440 00
Detroit, Mich., public imp., 3½s.....	38,000 00	38,580 00
Detroit, Mich., public imp., 3½s.....	30,000 00	30,000 00
Detroit, Mich., public imp., 3 65s.....	3,000 00	3,060 00
Detroit, Mich., public sewers, 4s.....	45,000 00	47,250 00
Detroit, Mich., public sewers, 4s.....	40,000 00	42,000 00
Detroit, Mich., public sewers, 4s.....	35,000 00	37,100 00
Detroit, Mich., public sewers, 4s.....	58,000 00	62,060 00
Detroit, Mich., public schools, 4s.....	25,000 00	27,000 00
Detroit, Mich., public schools, 3½s.....	10,000 00	10,700 00
Detroit, Mich., public schools, 3½s.....	12,000 00	12,240 00
Detroit, Mich., public schools, 3½s.....	8,000 00	8,160 00
Detroit, Mich., public schools, 3½s.....	52,000 00	53,040 00
Detroit, Mich., Springwells schools, 4s.....	22,000 00	23,760 00
Detroit, Mich., Springwells township, 4s.....	9,000 00	9,720 00
Detroit, Mich., Woodmere water, 3½s.....	5,000 00	5,100 00
Flint, Mich., water works, 4s.....	20,000 00	20,000 00
Grand Rapids, Mich., street imp., 4½s.....	7,000 00	7,070 00
Grand Rapids, Mich., street imp., 4½s.....	7,000 00	7,070 00
Grand Rapids, Mich., street imp., 4½s.....	7,000 00	7,070 00
Grand Rapids, Mich., sewers, 4½s.....	4,000 00	4,040 00
Grand Rapids, Mich., sewers, 4½s.....	4,000 00	4,040 00
Grand Rapids, Mich., sewers, 4½s.....	4,000 00	4,040 00
Grand Rapids, Mich., engine and standpipe, 4s.....	10,000 00	10,000 00
Hawaii, territory of, 4s.....	12,000 00	12,000 00
Hawaii, territory of, 3½s.....	25,000 00	25,000 00
Hawaii, territory of, 4½s.....	6,000 00	6,000 00
Hawaii, territory of, 4½s.....	6,000 00	2,000 00
Kalamazoo, Mich., fire protection, 4½s.....	1,500 00	1,530 00
Kalamazoo, Mich., fire protection, 4½s.....	1,000 00	1,020 00
New Mexico, territory of, capitol imp., 4s.....	15,000 00	15,600 00
New Mexico, territory of, military institute, 5s.....	15,000 00	15,450 00
Saginaw, Mich., public schools, 4s.....	3,000 00	3,000 00
Saginaw, Mich., public schools, 4s.....	3,000 00	3,000 00
Saginaw, Mich., public schools, 4s.....	3,000 00	3,000 00
Saginaw, Mich., public schools, 4s.....	3,000 00	3,000 00
Saginaw, Mich., public sewer, 4s.....	7,500 00	7,500 00
Saginaw, Mich., public sewer, 4s.....	350 00	350 00
Saginaw, Mich., public sewer, 4s.....	350 00	350 00
Saginaw, Mich., public sewer, 4s.....	350 00	350 00
Saginaw, Mich., public sewer, 4s.....	350 00	350 00
Saginaw, Mich., public sewer, 4s.....	350 00	350 00
Saginaw, Mich., public sewer, 3½s.....	500 00	485 00
Saginaw, Mich., public sewer, 3½s.....	500 00	485 00
Saginaw, Mich., public sewer, 3½s.....	500 00	490 00
Saginaw, Mich., public sewer, 3½s.....	500 00	490 00

## SCHEDULE A—Concluded.

## Bonds.

Description.	Book value.	Market value.
Saginaw, Mich., public sewer, 3½s.....	\$ 500 00	\$ 490 00
Saginaw, Mich., public sewer, 3½s.....	500 00	485 00
Saginaw, Mich., public sewer, 4s.....	1,000 00	1,000 00
Saginaw, Mich., public sewer, 4s.....	1,000 00	1,000 00
Saginaw, Mich., public sewer, 4s.....	1,000 00	1,000 00
Saginaw, Mich., public sewer, 4s.....	1,000 00	1,000 00
Saginaw, Mich., public sewer, 4s.....	1,000 00	1,000 00
Saginaw, Mich., public sewer, 4s.....	1,000 00	1,000 00
Saginaw, Mich., public sewer, 4s.....	2,500 00	2,500 00
Saginaw, Mich., sewer refund, 4s.....	1,000 00	1,000 00
Saginaw, Mich., sewer refund, 4s.....	1,000 00	1,000 00
Saginaw, Mich., sewer refund, 4s.....	1,000 00	1,000 00
Saginaw, Mich., sewer refund, 4s.....	1,000 00	1,000 00
Saginaw, Mich., sewer refund, 4s.....	1,000 00	1,000 00
Saginaw, Mich., sidewalk, 3½s.....	400 00	400 00
Saginaw, Mich., sidewalk, 3½s.....	400 00	395 00
Saginaw, Mich., sidewalk, 3½s.....	2,400 00	2,352 00
Saginaw, Mich., sidewalk, 3½s.....	3,400 00	3,332 00
Saginaw, Mich., sidewalk, 3½s.....	3,400 00	3,298 00
Saginaw, Mich., sidewalk, 3½s.....	3,400 00	3,298 00
Saginaw, Mich., street imp., 4s.....	750 00	750 00
Saginaw, Mich., street imp., 4s.....	1,500 00	1,500 00
Saginaw, Mich., street imp., 4s.....	1,500 00	1,500 00
Saginaw, Mich., street imp., 4s.....	1,500 00	1,500 00
Saginaw, Mich., street imp., 4s.....	1,500 00	1,500 00
Saginaw, Mich., street imp., 4s.....	1,500 00	1,500 00
American Lumber Co., 6s.....	4,000 00	4,000 00
American Lumber Co., 6s.....	3,000 00	3,000 00
American Lumber Co., 6s.....	3,000 00	3,000 00
Bliss Cook Co., Blissville, Ark., 6s.....	2,000 00	2,000 00
Bliss Cook Co., Blissville, Ark., 6s.....	3,000 00	3,000 00
Chesbrough Lumber Co., Detroit, Mich., 6s.....	4,000 00	4,000 00
Chesbrough Lumber Co., Detroit, Mich., 6s.....	3,000 00	3,000 00
Chesbrough Lumber Co., Detroit, Mich., 6s.....	3,000 00	3,000 00
Detroit City Gas Co., Detroit, Mich., 5s.....	10,000 00	10,100 00
Hotchkiss Timber Co., of California, 6s.....	5,000 00	5,000 00
Hotchkiss Timber Co., of California, 6s.....	5,000 00	5,000 00
Pacific Lumber Co. of Maine, 6s.....	4,000 00	4,000 00
Pacific Lumber Co. of Maine, 6s.....	4,000 00	4,000 00
Pacific Lumber Co. of Maine, 6s.....	4,000 00	4,000 00
Pacific Lumber Co. of Maine, 6s.....	4,000 00	4,000 00
Pacific Lumber Co. of Maine, 6s.....	4,000 00	4,000 00
Southern Pine Lumber Co. of Texas, 6s.....	5,000 00	5,000 00
Union Lumber Co. of California, 6s.....	3,000 00	3,000 00
Union Lumber Co. of California, 6s.....	3,000 00	3,000 00
Union Lumber Co. of California, 6s.....	4,000 00	4,000 00
Yosemite Steamship Co., Detroit, Mich., 5s.....	3,000 00	3,000 00
Yosemite Steamship Co., Detroit, Mich., 5s.....	4,000 00	4,000 00
Yosemite Steamship Co., Detroit, Mich., 5s.....	3,000 00	3,000 00
<b>Totals.....</b>	<b>\$882,250 00</b>	<b>\$907,016 00</b>

## DIXIE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 125 S. Elm street, Greensboro, N. C.; incorporated March 1906; commenced business in Illinois Sept. 25, 1906.]

A. HORNE, President.

F. M. GARNER, Secretary.

L. S. MAC ENANEY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash..... \$500,000 00

Amount of ledger assets, Dec. 31, of previous year..... \$1,134,311 52

## INCOME.

	Fire.	
Gross premiums.....	\$1,426,443 43	
Deduct gross amount paid for—Reinsurance, fire, \$155,637.34; return premiums, fire, \$510,462.05.....	666,099 39	
Total premiums.....		\$760,344 04
Interest on mortgage loans.....	\$18,620 80	
Interest on collateral loans.....	7,711 35	
Interest on bonds and dividends on stocks.....	24,775 32	
Interest from other sources.....	6,784 60	
Rents—including company's occupancy of its own buildings.....	10,360 62	
Total interest and rents.....		66,252 69
Southern Pacific stocks exchanged for bonds.....		2,000 00
Assets of North State Insurance Co.....		535,658 70
Increase in book value of ledger assets.....		10,860 00
Total income.....		<u>\$1,375,115 43</u>
Total.....		<u>\$2,509,426 95</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$820,305 84	
Deduct amount received for—Salvage, fire, \$5,011.22; reinsurance, fire, \$75,110.80.....	81,122 02	
Net amount paid for losses.....		739,183 82
Expenses of adjustment, settlement of losses.....		12,542 75
Commissions or brokerage.....		221,113 56
Salaries and expenses of special and general agents.....		18,072 75
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		44,334 86
Rents—including company's occupancy of its own buildings.....		1,770 80
Advertising, printing and stationery.....		6,959 00
Postage, telegrams, telephone and express.....		6,343 67
Legal expenses.....		2,224 00
Furniture and fixtures.....		545 51
Maps, including corrections.....		1,931 35
Underwriters' boards and tariff associations.....		4,767 49
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		4,948 85
Repairs and expenses on real estate.....		5,315 88
Taxes on real estate.....		1,520 00
State taxes on premiums.....		20,027 88
Insurance department licenses and fees.....		8,898 00
All other licenses, fees and taxes.....		21,518 51
Other disbursements, viz: Office expenses, \$13,636.04; traveling expenses, \$2,454.32; sundry expenses, \$1,697.90.....		17,788 26
Agents' balances charged off.....		556 40
Loss on sale or maturity of ledger assets.....		17,500 00
Decrease in book value of ledger assets.....		6,593 72
Total disbursements.....		<u>\$1,163,457 96</u>
Balance.....		<u>\$1,345,968 99</u>

## LEDGER ASSETS.

Book value of real estate.....	\$100,000 00
Mortgage loans on real estate.....	249,820 23
Loans secured by pledge of bonds, stocks or other collaterals.....	86,200 00
Book value of bonds and stocks (Schedule A).....	708,010 00
Cash in office.....	1,033 66
Deposits in trust companies and banks on interest.....	52,950 35
Agents' balances, representing business written subsequent to October 1, last.....	120,063 27
Agent's balances, representing business written prior to October 1, last.....	21,456 48
Western Sprinkler Risks Association.....	500 00
Reinsurance loss recoverable from other companies.....	4,710 44
Walla Walla Fire Insurance Co.....	1,234 56
Total ledger assets.....	<u>\$1,345,968 99</u>



## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,081 76	
Interest accrued on stocks.....	541 06	
Interest accrued on bonds.....	9,654 16	
Interest accrued on collateral loans.....	671 94	
Interest accrued on other assets.....	1,471 32	
Rents accrued on company's property.....	918 75	
Total.....		\$17,339 59
Gross assets.....		\$1,363,306 58

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last—		
Walla Walla.....	\$ 1,234 56	
North State.....	4,098 13	
Dixie.....	17,358 35	
Special deposits to secure liabilities in Virginia.....	35,350 00	
Total.....		58,041 04
Total admitted assets.....		\$1,305,267 54

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$73,789 15	
Losses realized.....	1,972 00	
Total claims for losses.....	\$75,761 15	
Deduct reinsurance.....	7,332 95	
Net amount of unpaid losses.....		\$ 68,428 20
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$284,316 13	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	216,315 20	
Total unearned premiums as computed above.....		500,631 33
State, county and municipal taxes due or accrued.....		15,000 00
Total.....		\$584,059 53
Less liabilities secured by special deposits in Virginia, losses, \$5,108.50; unearned premiums, \$18,122.85.....		23,231 35
Total liabilities, except capital stock.....		\$560,828 18
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	244,439 36	
Surplus to policy holders.....		744,439 36
Total.....		\$1,305,267 54

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$110,795,569 00	\$1,618,924 47
Written during the year.....	90,587,712 00	1,426,443 43
Totals.....	\$201,383,281 00	\$3,045,367 90
Expired and terminated.....	124,439,965 00	1,943,853 93
In force at end of the year.....	\$76,943,316 00	\$1,101,513 97
Deduct amount reinsured.....	8,285,732 00	123,288 02
Net amount in force.....	\$68,657,584 00	\$978,225 95

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$37,439,548 00	\$568,632 25
More than one and not more than three years to run.....	27,430,594 00	347,801 03
More than three years to run.....	3,787,442 00	61,792 67
Net amount in force Dec. 31, 1909.....	\$68,657,584 00	\$978,225 95

## GENERAL INTERROGATORIES.

Largest amount written on any risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	713,123 51
Amount loaned to officers and directors.....	10,500 00
Amount loaned to stockholders not officers.....	52,500 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,644,283 00
Less.....	2,730,725 00
Net risks written.....	\$86,442 00
Gross premiums received.....	\$41,094 08
Less.....	25,300 06
Net premiums received.....	\$15,733 42
Net losses paid.....	\$21,690 91
Net losses incurred.....	\$19,034 21

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
U. S. 2 per cent consols, reg. Nos. 92825 to 92832 and 20195, 2s.....	\$76,500 00	\$76,500 00
U. S. Philippine Island, bonds, reg., Nos. 1757, 1758, 1759, pub. imp., 4s.....	31,200 00	31,200 00
U. S. Philippine Island, bonds, reg., Nos. 153 and 154, pub. imp., 4s.....	21,200 00	21,200 00
Georgia, State of, bonds, reg., Nos. 6, 7, 61, 62 and 2861 to 2866 inc., 4js.....	10,500 00	10,500 00
Georgia, State of, bonds, reg., Nos. 696 and 705 inc., 4js.....	10,500 00	10,500 00
North Carolina, State of, 16 bonds, \$50.00 each, 4s.....	800 00	800 00
North Carolina, State of, bonds, 6 bonds, \$100.00 each, 4s.....	600 00	600 00
North Carolina, State of, bonds, 40 bonds, \$500.00 each, 4s.....	20,000 00	20,000 00
North Carolina, State of, bonds, 82 bonds, \$1,000.00 each, 4s.....	82,000 00	82,000 00
Wilson Township Good Roads, Nos. 1 to 36 inc., and 55 to 58 inc., 5s.....	41,600 00	41,600 00
Richmond City, reg. bond No. 5067, 4s.....	25,250 00	25,250 00
Richmond City, reg. bond, 4s.....	10,100 00	10,100 00
Atchison, Topeka & Santa Fé R. R. Co., 1st mort., gold bonds, 10 bonds, 4s.....	9,400 00	-9,400 00
Atlantic Coast Line R. R. Co., 1st mort., 25 bonds, 4s.....	24,000 00	24,000 00
Buffalo Susquehanna R. R. Co., 1st mort., ref., 10 bonds, 4s.....	8,200 00	8,200 00
Chicago, Indianapolis & Louisville R. R. Co., 1st mort., 25 bonds (Ind. & Louisville), 4s.....	23,500 00	23,500 00
Chl., Rock Island & Pacific R. R. Co., 1st mort., 10 bonds, 4s.....	9,100 00	9,100 00
Florida Central Ry. Co., 1st mort., gold bonds, 6s.....	40,000 00	40,000 00
Florida Central Ry. Co., 1st mort., gold bonds, 6s.....	40,000 00	40,000 00
Florida Central Ry. Co., 1st mort., gold bonds, 6s.....	40,000 00	40,000 00
Florida Central Ry. Co., 1st mort., gold bonds, 6s.....	40,000 00	40,000 00
Florida Central Ry. Co., 1st mort., gold bonds, 6s.....	40,000 00	40,000 00
Iowa Central R. R. Co., 1st mort., ref. bonds, 21 bonds, 4s.....	15,980 00	15,980 00
Norfolk & Southern R. R. Co., 1st mort., gold bonds, 5 bonds (Raleigh & Pamlico), 5s.....	5,000 00	5,000 00
Southern Pacific R. R. Co., 1st mort., ref., 10 bonds, 4s.....	9,500 00	9,500 00
Southern Pacific R. R. Co., 20 yr. gold bonds, redeemable at 105, 4js.....	10,000 00	10,000 00
Atlantic Christian College, 92 bonds, \$100 each, 6s.....	9,200 00	9,200 00
Peace Institute, Raleigh, N. C., No. 54, 5s.....	500 00	500 00
Atlantic Coast Line R. R. Co., stock.....	13,700 00	13,700 00
Great Northern R. R. Co., stock, pref.....	14,400 00	14,400 00
Northern Pacific R. R. Co., stock.....	14,600 00	14,600 00
Union Pacific R. R. Co., stock.....	10,300 00	10,300 00
General Adjustment Bureau, stock.....	200 00	200 00
Western Adjustment & Inspection Co., stock No. 218.....	200 00	200 00
Totals.....	\$708,010 00	\$708,010 00

# DUBUQUE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

Located at Bank and Insurance building, Dubuque, Iowa; incorporated July 18, 1883; commenced business in Illinois July 1, 1893.]

JOHN ELLWANGER, President.

N. J. SCHRUP, Secretary.

PETER P. KRANSZ, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$1,058,894 09

## INCOME.

	Fire.	
Gross premiums.....	\$828,890 17	
Deduct gross amount paid for—Reinsurance, fire, \$57,241.91; return premiums, fire, \$132,110.19.....	189,352 10	
Total premiums.....		\$639,538 07
Interest on mortgage loans.....	\$38,168 38	
Interest on collateral loans.....	503 33	
Interest on bonds and dividends on stocks.....	14,482 35	
Interest from other sources.....	3,249 21	
Rents.....	240 00	
Total interest and rents.....		56,643 27
Profit on sale or maturity of ledger assets.....		325 00
Total income.....		\$696,506 34
Total.....		\$1,755,400 43

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$329,872 55	
Deduct amount received for—Salvage, fire, \$1,061.63; reinsurance, fire, \$27,159.37.....	28,221 00	
Net amount paid for losses.....		\$301,651 55
Expenses of adjustment, settlement of losses.....		9,814 96
Commissions or brokerage.....		160,164 75
Salaries and expenses of special and general agents.....		33,921 18
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		26,391 90
Rents—including company's occupancy of its own buildings.....		1,945 00
Advertising, printing and stationery.....		4,813 86
Postage, telegrams, telephone and express.....		6,903 39
Legal expenses.....		170 34
Furniture and fixtures.....		1,500 64
Maps, including corrections.....		3,345 60
Underwriters' boards and tariff associations.....		5,156 25
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,800 50
Taxes on real estate.....		30 02
State taxes on premiums.....		9,820 13
Insurance department licenses and fees.....		4,555 14
All other licenses, fees and taxes.....		2,574 97
Interest and dividends to stockholders.....		40,000 00
Total disbursements.....		\$616,260 18
Balance.....		\$1,139,140 25

## LEDGER ASSETS.

Book value of real estate .....	\$ 3,000 00
Mortgage loans on real estate .....	694,727 36
Loans secured by pledge of bonds, stocks or other collaterals .....	12,700 00
Book value of bonds and stocks (Schedule A) .....	287,981 25
Deposits in trust companies and banks on interest .....	60,592 24
Agent's balances, representing business written subsequent to October 1, last .....	75,459 21
Agent's balances, representing business written prior to October 1, last .....	4,680 19
Total ledger assets .....	<u>\$1,139,140 25</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$17,572 06
Interest accrued on bonds .....	3,897 24
Interest accrued on collateral loans .....	313 73
Total .....	21,783 03
Market value of bonds and stocks over book value .....	15,268 75
Other non-ledger assets, viz: Deposit in bank commission of local agency .....	4,968 72
Gross assets .....	<u>\$1,181,160 75</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	4,680 19
Total admitted assets .....	<u>\$1,176,480 56</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$ 24,965 45
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$161,872 17
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	439,345 38
Total unearned premiums as computed above .....	601,217 55
Taxes due or accrued .....	25,000 00
Total liabilities, except capital stock .....	\$651,183 00
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	325,297 56
Surplus to policy holders .....	525,297 56
Total .....	<u>\$1,176,480 56</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906 .....	\$92,452,466 00	\$1,142,292 42
Written during the year .....	64,846,571 00	828,890 17
Totals .....	\$157,299,037 00	\$1,971,182 59
Expired and terminated .....	66,209,551 00	841,849 20
Net amount in force .....	<u>\$91,089,486 00</u>	<u>\$1,129,333 39</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums
In force, having from date of policy not more than one year to run .....	\$23,912,330 00	\$323,744 33
More than one and not more than three years to run .....	40,578,843 00	430,216 94
More than three years to run .....	26,598,313 00	375,372 12
Net amount in force Dec. 31, 1909 .....	<u>\$91,089,486 00</u>	<u>\$1,129,333 39</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire .....	287,557 51
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	5,200 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$12,393,509 00
Less.....	2,427,883 00
Net risks written.....	<u>\$9,965,626 00</u>
Gross premiums received.....	\$159,965 26
Less.....	27,712 80
Net premiums received.....	<u>\$132,252 46</u>
Net losses paid.....	<u>\$46,203 12</u>
Net losses incurred.....	<u>\$43,635 42</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Chicago City Ry. Co., 1st mort, gold, 5s.....	\$48,875 00	\$51,500 00
Chicago Railways Co., 5s.....	50,000 00	50,500 00
City of Chicago, special ass't. imp., 5s.....	13,500 00	15,000 00
Chippina Valley Ry., Light & Power Co., 5s.....	4,382 50	4,900 00
Denver Reservoir Irrigation Co., 6s.....	8,500 00	8,500 00
School Building, Dubuque, Iowa, 4s.....	11,000 00	11,000 00
Dubuque & Wisconsin Bridge, 1st mort., 5s.....	1,000 00	1,000 00
Laclede Gas Light Co., 5s.....	10,150 00	10,250 00
National Brick Co., 54s.....	16,000 00	16,000 00
Pacific Telephone & Telegraph Co., 5s.....	19,505 00	20,000 00
Union Electric Light & Power Co., ref., 5s.....	18,650 00	19,600 00
United States Steel Corporation, sink. fund, gold, 5s.....	44,393 75	52,500 00
Bank & Insurance Building, Dubuque, Ia.....	10,000 00	10,000 00
German Savings Bank, Dubuque, Ia.....	30,000 00	30,000 00
Mason City Loan & Trust Co., Mason City, Ia.....	2,500 00	2,500 00
Totals.....	<u>\$287,981 25</u>	<u>\$303,250 00</u>

## DUTCHESS FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 39 Market street, Poughkeepsie, New York; incorporated Aug. 18, 1906; commenced business in Illinois April 21, 1908.]

L. H. VAIL, President.

J. J. GRAHAM, Secretary.

J. L. WHITLOCK, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$634,057 76</u>

## INCOME.

	Fire.	
Gross premiums.....	\$542,518 85	
Deduct gross amount paid for—Reinsurance, fire, \$50,735.92; return premiums, fire, \$88,746.05.....	139,481 97	
Total premiums.....		\$403,036 88
Interest on mortgage loans.....	\$ 607 09	
Interest on bonds and dividends on stocks.....	23,362 48	
Interest from other sources.....	8 68	
Rents—including company's occupancy of its own buildings.....	1,522 00	
Total interest and rents.....		25,500 25
From other sources, viz: Loss and gain (Penn. R. R. rights).....		774 13
Agent's balances previously charged off.....		10 30
Profit on sale or maturity of ledger assets.....		56 83
Total income.....		<u>\$429,378 39</u>
Total.....		<u>\$1,063,436 15</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$270,409 91	
Deduct amount received for—Salvage, fire, \$2,139.33; reinsurance, fire, \$25,343.23.....	27,482 56	
Net amount paid for losses.....		\$242,987 35
Expenses of adjustment, settlement of losses.....		3,522 70
Commissions or brokerage.....		107,156 45
Salaries and expenses of special and general agents.....		6,152 20
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		20,270 66
Rents—including company's occupancy of its own buildings.....		1,200 00
Advertising, printing and stationery.....		2,105 99
Postage, telegrams, telephone and express.....		2,032 38
Legal expenses.....		56 15
Furniture and fixtures.....		80 00
Maps, including corrections.....		1,237 74
Underwriters' boards and tariff associations.....		3,304 17
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		1,442 56
Repairs and expenses on real estate.....		44 81
Taxes on real estate.....		383 61
State taxes on premiums.....		5,081 05
Insurance department licenses and fees.....		1,623 45
Other disbursements, viz: Miscellaneous, \$214.90; office expense, \$1,697.57.....		1,912 77
Loss on sale or maturity of ledger assets.....		3,322 50
Total disbursements.....		<u>\$403,916 54</u>
Balance.....		<u>\$659,519 61</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 15,000 00
Mortgage loans on real estate.....	25,300 00
Book value of bonds and stocks (Schedule A).....	503,650 51
Cash in office.....	5,859 62
Deposits in trust companies and banks not on interest.....	99,214 41
Agent's balances, representing business written subsequent to October 1, last.....	40,142 51
Agent's balances, representing business written prior to October 1, last.....	352 56
Total ledger assets.....	<u>\$659,519 61</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 155 14
Interest accrued on bonds.....	2,018 55
Total.....	2,173 69
Market value of bonds and stocks over book value.....	23,204 49
Gross assets.....	<u>\$684,897 79</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	352 56
Total admitted assets.....	<u>\$684,545 23</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$18,945 74	
Losses in process of adjustment, or in suspense.....	27,351 62	
Losses resisted.....	2,800 00	
Total claims for losses.....	\$49,097 36	
Deduct reinsurance.....	4,810 04	
Net amount of unpaid losses.....		\$ 44,287 32
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$144,024 01	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	153,530 13	
Total unearned premiums as computed above.....		297,554 14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		32 61
State, county and municipal taxes due or accrued.....		4,277 12
Reinsurance premiums.....		1,346 19
Total liabilities, except capital stock.....		\$347,497 38
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	137,047 85	
Surplus to policy holders.....		337,047 85
Total.....		\$684,545 23

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$53,237,098 00	\$614,668 00
Written during the year.....	44,649,756 00	542,518 85
Totals.....	\$97,886,854 00	\$1,157,187 45
Expired and terminated.....	41,847,415 00	519,506 03
In force at end of the year.....	\$56,039,439 00	\$637,679 42
Deduct amount reinsured.....	4,986,369 00	61,096 32
Net amount in force.....	\$51,053,070 00	\$576,581 10

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$21,882,024 00	\$288,048 03
More than one and not more than three years to run.....	26,835,497 00	258,170 85
More than three years to run.....	2,335,549 00	30,362 22
Net amount in force Dec. 31, 1909.....	\$51,053,070 00	\$576,581 10

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000 00
Losses incurred during the year, fire.....	245,689 29
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$344,555 00
Less.....	284,020 00
Net risks written.....	\$500,535 00
Gross premiums received.....	\$13,732 85
Less.....	3,026 32
Net premiums received.....	\$10,706 53
Net losses paid.....	3,043 02
Net losses incurred.....	\$6,708 52

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Buffalo City, reg., grade crossing, 3½s.....	\$18,900 00	\$19,400 00
Long Island City, gen. imp., 4½s.....	5,187 50	5,100 00
New York City, reg., change of grade, gold, 3½s.....	3,940 00	4,000 00
New York City, reg., additional water mains, gold, 3½s.....	9,600 00	9,600 00
New York City, reg., new aqueduct, gold, 3½s.....	28,800 00	28,800 00
New York City, reg., sanitary protection, gold, 3½s.....	19,200 00	19,200 00
New York City, reg., redemption bond 1896, gold, 3½s.....	2,865 00	2,850 00
New York City, reg., dock, gold, 3s.....	2,707 25	2,700 00
New York City, reg., New York and Brooklyn Bridge Terminal, gold, 3½s.....	1,914 39	1,880 00
New York City, dock, gold, 3½s.....	1,890 00	1,880 00
New York City, reg., school houses and sites, gold, 3½s.....	4,725 00	4,700 00
New York City, reg., new buildings, department of correction, gold, 3½s.....	3,780 00	3,760 00
New York City, reg., American Museum, gold, 3½s.....	9,430 00	9,300 00
New York City, to provide for supply of water, gold, 4½s.....	5,418 75	5,550 00
New York City, corp. stock, 4½s.....	5,343 75	5,550 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,429 93	1,500 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,417 28	1,485 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,405 07	1,470 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,393 30	1,455 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,382 12	1,440 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,371 24	1,425 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,360 79	1,425 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,350 79	1,410 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,341 22	1,395 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,331 95	1,395 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,323 13	1,380 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,314 60	1,365 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,306 36	1,365 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,298 56	1,350 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,290 94	1,350 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,283 70	1,335 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,276 64	1,335 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,269 88	1,320 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,263 40	1,320 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	1,257 22	1,305 00
Poughkeepsie City, reg., refund. loan 1900, 3s.....	9,562 85	10,005 00
Poughkeepsie City, reg., refund. loan 1902, 3½s.....	9,395 00	9,500 00
Chespeak & Ohio Ry. Co., gen. mort., gold, 4½s.....	5,362 50	5,150 00
Denver & Rio Grande R. R. Co., 1st and refund. mort., 5s.....	9,300 00	9,400 00
Detroit & Flint Ry., 1st consol. mort., 5s.....	4,562 50	4,650 00
Detroit United Ry., 1st consol. mort., gold, 4½s.....	4,700 00	4,100 00
Iowa Central Ry. Co., 1st mort., gold, 5s.....	10,900 00	10,700 00
Lake Erie & Western R. R. Co., reg. 2d mort., gold, 5s.....	11,075 00	10,700 00
St. Louis, Iron Mt. & Southern Ry. Co., reg., Gen. Con. Ry. & Land Grant, gold, 5s.....	11,412 50	11,000 00
Southern Pacific Co. (Central Pacific stock col.), gold, 4s.....	9,200 00	9,200 00
Tennessee Coal, Iron & R. R. Co., gen. mort., gold, 5s.....	4,750 00	5,200 00
American Writing Paper Co., 1st mort., sink. fund, gold, 5s.....	4,250 00	4,400 00
Brooklyn Union Gas Co., 1st consol., gold, 5s.....	5,350 00	5,350 00
Chicago Gas Light & Coke Co., 1st mort., gold, 5s.....	10,400 00	10,500 00
General Electric Co., convt. gold coupon deb., 5s.....	10,596 65	14,800 00
Lehigh & Wilkesbarre Coal Co., consol. mort., 4½s.....	5,075 00	5,000 00
Pacific Light & Power Co., 1st mort., gold, 5s.....	4,925 00	4,750 00
Poughkeepsie Electric Light & Power Co., 5s.....	4,900 00	5,000 00
United Fruit Co., sink. fund, gold deb., 4½s.....	7,640 00	7,680 00
Western Union Telegraph Co., fund. and real estate mort., gold, 4½s.....	5,150 00	4,850 00
Baltimore & Ohio R. R. Co., com.....	23,800 00	23,800 00
Denver & Rio Grande R. R. Co., pref.....	8,812 50	8,700 00
Great Northern Ry. Co., pref.....	11,887 50	14,400 00
Louisville & Nashville R. R. Co.....	14,700 00	15,800 00
Manhattan Ry. Co.....	10,812 50	14,100 00
Northern Pacific Ry. Co.....	5,581 25	7,300 00
Pennsylvania R. R. Co., 50 shares.....	13,700 00	13,700 00
Fallkill National Bank of Poughkeepsie.....	1,500 00	1,650 00
Farmers & Manufacturers National Bank of Poughkeepsie.....	4,000 00	3,800 00
Merchants National Bank of Poughkeepsie.....	1,500 00	1,480 00
National Bank of Commerce of New York City.....	9,475 00	10,250 00
American Express Co.....	23,500 00	30,000 00
American Telegraph & Cable Co.....	8,600 00	8,000 00
American Telephone & Telegraph Co.....	12,937 50	14,300 00
General Electric Co.....	31,437 50	32,200 00
Louisville Property Co.....	100 00	45 00
National Lead Co., pref.....	10,100 00	11,000 00
William Street Offices, Inc., New York City.....	12,500 00	12,500 00
<b>Totals.....</b>	<b>\$503,650 51</b>	<b>\$526,855 00</b>



## EASTERN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at cor. N. Carolina and Atlantic av., Atlantic City, N. J.; incorporated Oct. 4, 1902; commenced business in Illinois Dec. 9, 1903.]

ARVINE H. PHILLIPS, President.

J. HAINES LIPPINCOTT, Secretary.

CHAS. R. BARBER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$207,066 66	
Amount of ledger assets, Dec. 31, of previous year .....	\$492,332 63	
Increase of paid up capital during year .....	7,066 66	
Surplus paid in by stockholders .....	1,767 02	
Extended at .....		<u>\$501,166 31</u>

## INCOME.

	Fire.	
Gross premiums .....	\$428,332 97	
Deduct gross amount paid for—Reinsurance, fire, \$122,391.03; return premiums, fire, \$106,626.03 .....	229,017 06	
Total premiums .....		\$199,315 91
Interest on mortgage loans .....	\$12,162 31	
Interest on collateral loans .....	635 83	
Interest on bonds .....	8,294 59	
Interest from other sources .....	3 10	
Total interest .....		21,095 83
Profit on sale or maturity of ledger assets .....		1,935 50
Total income .....		<u>\$222,347 24</u>
Total .....		<u>\$723,513 55</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$230,622 38	
Deduct amount received for—Salvage, fire, \$1,956.53; reinsurance, fire, \$8,483.91 .....	10,440 44	
Net amount paid for losses .....		\$220,181 94
Expenses of adjustment, settlement of losses .....		2,693 70
Commissions or brokerage .....		52,007 31
Allowances to local agencies for miscellaneous agency expenses .....		286 53
Salaries and expenses of special and general agents .....		10,917 99
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		17,128 42
Rents—including company's occupancy of its own buildings .....		1,280 00
Advertising, printing and stationery .....		3,146 85
Postage, telegrams, telephone and express .....		2,651 83
Legal expenses .....		764 67
Furniture and fixtures .....		895 57
Maps, including corrections .....		652 53
Underwriters' boards and tariff associations .....		2,022 60
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		666 08
Inspections and surveys .....		288 86
State taxes on premiums .....		4,960 13
Insurance department licenses and fees .....		2,560 50
All other licenses, fees and taxes .....		1,545 87
Agent's balances charges off .....		71 55
Loss on sale or maturity of ledger assets .....		672 50
Total disbursements .....		<u>\$325,395 52</u>
Balance .....		<u>\$398,118 03</u>

## LEDGER ASSETS.

Mortgage loans on real estate .....		\$206,180 00
Loans secured by pledge of bonds, stocks or other collaterals .....		10,500 00
Book value of bonds (Schedule A) .....		113,015 00
Cash in office .....		2,948 81
Deposits in trust companies and banks not on interest .....		19,668 54
Agent's balances, representing business written subsequent to October 1, last .....		44,841 44
Agent's balances, representing business written prior to October 1, last .....		984 24
Total ledger assets .....		<u>\$398,118 03</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$5,460 01	
Interest accrued on bonds .....	1,372 21	
Total .....		6,832 22
Market value of bonds over book value .....		205 00
Gross assets .....		<u>\$405,155 25</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	984 24
Total admitted assets .....	<u>\$404,171 01</u>

## LIABILITIES.

Losses adjusted and unpaid, due .....	\$21,082 09	
Losses in process of adjustment, or in suspense .....	27,490 63	
Losses resisted .....	3,978 50	
Total claims for losses .....	\$52,551 22	
Deduct reinsurance .....	1,624 32	
Net amount of unpaid losses .....		\$50,926 90
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$63,870 76	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	35,349 73	
Total unearned premiums as computed above .....		99,220 49
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		1,313 30
State, county and municipal taxes due or accrued .....		2,824 25
Commissions, brokerage and other charges due or to become due to agents and brokers .....		1,043 89
All other liabilities, viz: Interest on collateral loans, paid in advance .....		132 43
Total liabilities, except capital stock .....		<u>\$155,461 26</u>
Cash capital .....	\$207,066 66	
Surplus over all liabilities .....	41,643 09	
Surplus to policy holders .....		248,709 75
Total .....		<u>\$404,171 01</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$31,521,118 00	\$437,459 13
Written during the year .....	27,808,815 00	428,332 97
Totals .....	\$59,329,933 00	\$865,792 10
Expired and terminated .....	29,824,907 00	460,732 26
In force at end of the year .....	\$29,505,026 00	\$405,059 84
Deduct amount reinsured .....	15,616,943 00	214,880 22
Net amount in force .....	<u>\$13,888,083 00</u>	<u>\$190,179 62</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$8,629,205 00	\$127,741 51
More than one and not more than three years to run .....	4,312,966 00	49,485 86
More than three years to run .....	945,912 00	12,952 25
Net amount in force Dec. 31, 1909 .....	<u>\$13,888,083 00</u>	<u>\$190,179 62</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	216,470 23
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	5,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,830,237 00
Less.....	733,798 00
Net risks written.....	\$1,096,439 00
Gross premiums received.....	\$26,350 42
Less.....	7,651 54
Net premiums received.....	\$18,698 88
Net losses paid.....	\$17,372 31
Net losses incurred.....	\$20,152 25

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Atlantic, paving, series 1896, 4s.....		\$50,000 00	\$49,500 00
Camden, City of, N. J., 4s.....		1,885 00	2,000 00
Essex County, N. J., bridge, 4s.....		10,000 00	10,100 00
Hudson County, N. J., bridge, 4s.....		10,000 00	10,000 00
Jersey City, N. J., city hall, 5s.....		5,000 00	5,150 00
Longport, Boro of, N. J., imp., 4s.....		7,060 00	7,350 00
Pleasantville, N. J., school district, 4s.....		5,000 00	4,850 00
Pleasantville, N. J., school district, 4s.....		2,000 00	1,960 00
Pleasantville, N. J., school district, 4s.....		500 00	490 00
Roanoke, Va., Traction & Light Co., 1st mort., gold, 5s.....		9,000 00	9,000 00
Salem, City of, N. J., 3 1/2s.....		7,480 00	7,520 00
Woodbury, City of, N. J., 4 1/2s.....		1,000 00	1,040 00
Woodbury, City of, N. J., 4 1/2s.....		2,000 00	2,080 00
Woodbury, City of, N. J., 4 1/2s.....		2,000 00	2,080 00
Totals.....		\$113,015 00	\$113,220 00

## EMPIRE CITY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 95 William street, New York City, N. Y.; incorporated October 1850; commenced business in Illinois Apr. 2, 1906.]

DAVID J. BURTIS, President.

ERNEST L. ALLEN, Secretary.

R. W. HOSMER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$682,435 57

## INCOME.

	Fire.	
Gross premiums.....	\$797,876 60	
Deduct gross amount paid for—Reinsurance, fire, \$110,084.46; return premiums, fire, \$162,110.52.....	272,194 98	
Total premiums.....		\$525,681 62
Interest on mortgage loans.....	\$ 4,925 00	
Interest on collateral loans.....	222 62	
Interest on bonds and dividends on stocks.....	17,481 34	
Interest from other sources.....	798 59	
Total interest.....		23,427 55
Increase in book value of ledger assets.....		3,388 16
Total income.....		<u>\$562,497 33</u>
Total.....		<u>\$1,234,932 90</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$285,102 32	
Deduct amount received for—Salvage, fire, \$2,329.25; reinsurance, fire, \$39,218.10.....	41,547 35	
Net amount paid for losses.....		\$243,554 97
Expenses of adjustment, settlement of losses.....	6,067 31	
Commissions or brokerage.....	162,539 08	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	8,585 04	
Rents—including company's occupancy of its own buildings.....	1,500 00	
Advertising, printing and stationery.....	1,223 01	
Postage, telegrams, telephone and express.....	996 29	
Legal expenses.....	40 37	
Underwriters' boards and tariff associations.....	1,987 30	
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	1,703 64	
State taxes on premiums.....	5,821 57	
Insurance department licenses and fees.....	1,410 85	
Other disbursements, viz: Sundry office expenses.....	154 37	
Interest and dividends to stockholders.....	16,000 00	
Loss on sale or maturity of ledger assets.....	16,109 72	
Total disbursements.....		<u>\$467,663 52</u>
Balance.....		<u>\$767,239 38</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$144,000 00
Loans secured by pledge of bonds, stocks or other collaterals.....	5,000 00
Book value of bonds and stocks (Schedule A).....	429,840 50
Cash in office.....	179 18
Deposits in trust companies and banks not on interest.....	43,227 10
Deposits in trust companies and banks on interest.....	58,000 00
Agent's balances, representing business written subsequent to October 1, last.....	86,992 60
Total ledger assets.....	<u>\$767,239 38</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,182 06	
Interest accrued on bonds.....	2,362 51	
Interest accrued on collateral loans.....	125 00	
Total.....		3,669 59
Gross assets.....		<u>\$770,908 97</u>

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds and stocks.....	3,707 00
Total admitted assets.....	<u>\$767,201 97</u>

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$74,533 00	
Losses resisted.....	1,500 00	
Total claims for losses.....	\$76,033 00	
Deduct reinsurance.....	8,080 00	
Net amount of unpaid losses.....		\$ 67,953 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$216,819 36	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	73,104 29	
Total unearned premiums as computed above.....		289,923 65
State, county and municipal taxes due or accrued.....		7,500 00
Total liabilities, except capital stock.....		\$365,376 65
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	201,825 32	
Surplus to policy holders.....		401,825 32
Total.....		<u>\$787,201 97</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$47,902,386 00	\$576,336 99
Written during the year.....	66,574,426 00	797,876 00
Totals.....	\$114,476,812 00	\$1,370,213 59
Expired and terminated.....	59,155,748 00	701,282 20
In force at end of the year.....	\$55,321,064 00	\$668,931 39
Deduct amount reinsured.....	11,882,897 00	110,347 10
Net amount in force.....	<u>\$43,438,167 00</u>	<u>\$558,584 29</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$32,635,574 00	\$433,638 73
More than one and not more than three years to run.....	9,920,525 00	111,964 87
More than three years to run.....	882,068 00	12,980 69
Net amount in force Dec. 31, 1909.....	<u>\$43,438,167 00</u>	<u>\$558,584 29</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000 00
Losses incurred during the year, fire.....	262,003 28
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$3,079,420 00
Less.....	1,338,624 00
Net risks written.....	<u>\$1,740,796 00</u>
Gross premiums received.....	\$36,704 62
Less.....	10,277 38
Net premiums received.....	<u>\$26,427 24</u>
Net losses paid.....	<u>\$8,322 94</u>
Net losses incurred.....	<u>\$12,780 94</u>

**SCHEDULE A.**  
**Bonds and Stocks.**

Description.	Book value.	Market value.
New York City, park, 111 street and East River, 3½s.....	\$51,562 50	\$45,500 00
New York City, new East River bridge, 3½s.....	51,062 50	47,000 00
Atchison, Topeka & Santa Fé Ry. Co., 4s.....	10,387 50	10,000 00
Chesapeake & Ohio Ry. Co., 4½s.....	10,912 50	10,300 00
Erie Ry. Co., Pennsylvania coll., 4s.....	9,512 50	8,600 00
Reading Co., Philadelphia & Reading Coal & Iron Co., 4s.....	10,375 00	10,000 00
Southern Pacific Ry. Co., convt., 4s.....	20,775 00	21,200 00
American Tobacco Co., 6s.....	27,788 75	26,750 00
Jones & Laughlin Steel Co., 5s.....	20,343 75	20,400 00
New York Gas & Electric Light, Heat & Power Co., 5s.....	25,593 75	25,750 00
Pacific Telephone & Telegraph Co., 5s.....	9,750 00	10,000 00
Delaware & Hudson Ry. Co.....	17,112 50	18,500 00
Manhattan Elevated Ry. Co., N. Y. City.....	26,600 00	28,200 00
Pennsylvania Ry. Co.....	37,475 00	37,058 50
Union Pacific Ry. Co., com.....	18,900 00	20,600 00
American Exchange National Bank, New York.....	8,737 50	12,500 00
Commerce National Bank, N. Y.....	9,475 00	10,250 00
Hanover National Bank, N. Y.....	14,808 00	15,600 00
American Telephone & Telegraph Co.....	14,000 00	14,300 00
Consolidated Gas Co., N. Y.....	9,168 75	8,000 00
Underwriters Salvage Co., N. Y.....	500 00	625 00
William Street Offices, a corp., N. Y.....	25,000 00	25,000 00
<b>Totals.....</b>	<b>\$429,840 50</b>	<b>\$426,133 50</b>

**EQUITABLE FIRE AND MARINE INSURANCE COMPANY.**

**YEAR ENDING DECEMBER 31, 1909.**

[Located at No. 1 Custom House street, Providence, R. I.; incorporated May 1850; commenced business in Illinois Mar. 15, 1865.]

FRED W. ARNOLD, President.

SAM'L G. HOWE, Secretary.

FRED W. ARNOLD, JR., Attorney in Illinois at Chicago.

**CAPITAL.**

Capital stock paid in cash.....	\$400,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$1,207,818 85

**INCOME.**

	Fire.	Marine and Inland.	
Gross premiums.....	\$1,192,973 64	\$26,593 19	
Deduct gross amount paid for—			
Reinsur., fire, \$ 88,896.16; mar and inl., \$1,023.61			
Ret. pre., fire, 187,271.28; mar. and inl., 2,157.81	276,167 44	3,181 42	
Total premiums.....	\$916,806 20	\$23,411 77	\$940,217 97
Interest on mortgage loans.....		6,671 87	
Interest on collateral loans.....		988 60	
Interest on bonds and dividends on stocks.....		36,404 97	
Interest from other sources.....		542 31	
Rents—including company's occupancy of its own buildings.....		10,026 65	
Total interest and rents.....			54,634 40
Profit on sale or maturity of ledger assets.....			2,272 50
Increase in book value of ledger assets.....			237 50
Total income.....			\$997,362 37
Total.....			\$2,205,181 22

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$549,561 32	\$24,986 15	
Deduct amount received for—			
Salvage, fire, \$ 5,696.85; mar. and inl., \$10.20....			
Reinsur., fire, 45,867.11; mar. and inl., 23.54....	51,563 96	33 74	
Net amount paid for losses.....	\$497,997 36	\$24,952 41	\$522,949 77
Expenses of adjustment, settlement of losses.....			9,158 95
Commissions or brokerage.....			206,619 38
Salaries and expenses of special and general agents.....			39,020 23
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			51,035 98
Rents—including company's occupancy of its own buildings.....			7,935 44
Advertising, printing and stationery.....			16,080 45
Postage, telegrams, telephone and express.....			8,289 94
Legal expenses.....			414 85
Maps, including corrections.....			2,901 12
Underwriters' boards and tariff associations.....			7,922 64
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			6,398 71
Inspections and surveys.....			3,811 19
Repairs and expenses on real estate.....			3,239 27
Taxes on real estate.....			1,967 13
State taxes on premiums.....			15,550 90
Insurance department licenses and fees.....			4,634 83
Municipal and county fees and taxes.....			1,756 97
Other disbursements, viz: Other miscellaneous expenses, \$364.63; interest allowed on marine premiums, \$264.48; premiums on investments made during year charged to profit and loss, \$3,378.13.....			4,007 24
Interest and dividends to stockholders.....			20,000 00
Agents' balances charged off.....			704 13
Total disbursements.....			<u>\$934,399 12</u>
Balance.....			<u>\$1,270,782 10</u>

## LEDGER ASSETS.

Book value of real estate.....	\$110,000 00
Mortgage loans on real estate.....	135,750 00
Loans secured by pledge of bonds, stocks or other collaterals.....	16,000 00
Book value of bonds and stocks (Schedule A).....	775,375 00
Cash in office.....	117 14
Deposits in trust companies and banks on interest.....	63,406 70
Agent's balances, representing business subsequent to October 1, last.....	166,063 16
Agent's balances, representing business written prior to October 1, last.....	2,056 60
Bills receivable, taken for marine and inland risks.....	2,013 50
Total ledger assets.....	<u>\$1,270,782 10</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,575 84
Interest accrued on collateral loans.....	43 14
Rents accrued on company's property.....	487 50
Total.....	6,106 48
Market value of bonds and stocks over book value.....	96,949 50
Gross assets.....	<u>\$1,373,838 08</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	2,056 60
Total admitted assets.....	<u>\$1,371,781 48</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$11,687 54	
Losses in process of adjustment, or in suspense.....	60,609 06	
Losses resisted.....	8,224 10	
Total claims for losses.....	\$80,520 70	
Deduct reinsurance.....	7,536 83	
Net amount of unpaid losses.....		\$ 72,983 87
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$334,100 96	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	414,248 43	
Unearned premiums 50 and 100 per cent on marine risks.....	10,497 99	
Total unearned premiums as computed above.....		758,847 08
State, county and municipal taxes due or accrued.....		5,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		15,000 00
Total liabilities, except capital stock.....		\$851,830 95
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	119,950 53	
Surplus to policy holders.....		519,950 53
Total.....		\$1,371,781 48
*Special reserve fund held under Rhode Island Insurance law.....		\$70,000 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1906.....	\$125,020,855 00	\$1,460,610 49	\$405,671 00	\$24,973 28
Written during the year.....	94,200,133 00	1,192,973 64	744,934 00	26,563 19
Totals.....	\$219,220,988 00	\$2,653,584 13	\$1,150,605 00	\$51,566 47
Expired and terminated.....	83,766,199 00	1,077,192 27	816,767 00	30,094 43
In force at end of the year.....	\$135,454,789 00	\$1,576,391 86	\$333,838 00	\$21,472 04
Deduct amount reinsured.....	11,334,433 00	128,837 91	14,500 00	946 25
Net amount in force.....	\$124,120,356 00	\$1,447,553 95	\$319,338 00	\$20,525 79

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums
In force, having from date of policy not more than one year to run.....	\$47,920,776 00	\$668,201 91
More than one and not more than three years to run.....	50,935,847 00	501,771 26
More than three years to run.....	25,463,733 00	277,580 78
Net amount in force Dec. 31, 1909.....	\$124,320,356 00	\$1,447,553 95

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000 00
Losses incurred during the year, fire, \$508,855.36; marine and inland, \$23,077.21; tornado, \$3,045.29.....	534,977 86
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	1,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$6,861,384 00	\$132,825 00
Less.....	695,197 00	2,600 00
Net risks written.....	\$6,166,187 00	\$130,225 00
Gross premiums received.....	\$90,029 35	\$722 61
Less.....	20,273 16	34 20
Net premiums received.....	\$69,756 19	\$688 41
Net losses paid.....	\$38,128 58	\$45 88
Net losses incurred.....	\$37,970 37	\$55 88

\*[NOTE—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the Rhode Island Insurance Department, and is not available for payment of current ordinary losses. See Chapter 156, title 19 of the public statutes of the state of Rhode Island.]



SCHEDULE A.  
Bonds and Stocks.

Description.	Book value.	Market value.
Imperial Japanese Government, 4½s.	\$ 9,750 00	\$ 9,067 50
Boston, city of, 4s.	25,000 00	25,250 00
Massachusetts, state of, reg., 3s.	50,000 00	43,500 00
Massachusetts, state of, coup., 3s.	25,000 00	21,750 00
New York, city of, 4s.	25,000 00	25,000 00
Pawtucket, R. I., city of, 4s.	25,000 00	25,000 00
Providence, R. I., city of, 3½s.	25,000 00	22,750 00
Baltimore & Ohio R. R. Co., Southwestern Div, 3½s.	20,000 00	18,000 00
Bridgeport Traction Co., 5s.	5,000 00	5,300 00
Central R. R. of New Jersey, car equip., 4s.	10,000 00	9,900 00
Chicago Ry. Co., 4s.	5,000 00	4,300 00
Chicago, Burlington & Quincy R. R. Co., 3½s.	10,000 00	9,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Notes, 5s.	10,000 00	10,100 00
Columbus, O., Street R. R. Co., 5s.	5,000 00	5,200 00
Detroit United Ry. Co. Notes, 5s.	5,000 00	5,000 00
Detroit Electric Ry. Co., 5s.	5,000 00	4,800 00
East St. Louis Suburban Co., 5s.	10,000 00	10,000 00
Georgia Ry. & Electric Co., 5s.	5,000 00	5,050 00
Lehigh Valley Terminal Co., 5s.	10,000 00	11,500 00
Michigan Central R. R. Co., notes, 5s.	10,000 00	10,000 00
Milwaukee Electric Ry. & Light Co., 5s.	20,000 00	21,400 00
Missouri Pacific Equipment Association, 5s.	10,000 00	10,000 00
New York Central & Hudson River R. R. Co., 3½s.	20,000 00	16,000 00
New York, New Haven & Hartford R. R. Co., deb., con., 3½s.	15,000 00	15,300 00
New York, New Haven & Hartford R. R. Co., deb. con., 6s.	30,000 00	40,200 00
Northern Pacific & Great Northern R. R. Co. (C. B. & Q. issue,) 4s.	50,000 00	48,500 00
Pennsylvania R. R. Co., notes, 5s.	20,000 00	20,000 00
Rhode Island & Suburban R. R. Co., 4s.	15,000 00	13,200 00
United Traction & Electric Co., Providence & Pawtucket issue, 5s.	10,000 00	10,600 00
Utica & Mohawk Valley Street Ry. Co., 4½s.	5,000 00	4,900 00
Cincinnati Edison Electric Co., 5s.	5,000 00	5,150 00
Detroit Edison Co., 5s.	10,000 00	10,100 00
Grand Rapids Gas Light Co., 5s.	5,000 00	5,050 00
New York Telephone Co., 4½s.	10,000 00	9,800 00
Pawtucket Electric Co., 5s.	10,000 00	9,600 00
Union Steel Co., 5s.	5,000 00	5,250 00
United Electric Light & Power Co. of Baltimore, 4½s.	10,000 00	9,300 00
Utica Electric Light & Power Co., 5s.	5,000 00	5,150 00
Chicago Great Western R. R., pref. stock.	11,000 00	7,040 00
Illinois Central R. R. Co.	36,800 00	54,464 00
New York Central & Hudson River R. R. Co.	36,000 00	45,720 00
New York, New Haven & Hartford R. R. Co.	3,125 00	5,425 00
Pennsylvania R. R. Co.	25,000 00	34,250 00
New England Investment Security Co.	5,300 00	4,823 00
United Traction & Electric Co.	10,000 00	10,200 00
Blackstone Canal National Bank of Providence.	10,000 00	12,800 00
Industrial Trust Co. of Providence.	7,500 00	7,680 00
National Bank of Commerce, Providence.	15,000 00	20,700 00
General Adjustment Bureau of New York.	300 00	300 00
Narragansett Electric Lighting Co., Providence.	15,000 00	27,900 00
Narragansett Electric Lighting Co., deb.	2,500 00	4,300 00
Providence Gas Co.	32,500 00	61,100 00
Providence Gas Co., deb., \$15 paid.	3,900 00	13,130 00
Providence Telephone Co.	10,000 00	19,400 00
Southern Adjustment Bureau.	50 00	50 00
Underwriters Salvage Co. of New York.	500 00	625 00
Underwriters Salvage Co. of Chicago.	1,000 00	750 00
Western Adjustment and Inspection Co. of Chicago.	150 00	100 00
<b>Totals</b>	<b>\$775,375 00</b>	<b>\$872,324 50</b>

## EUREKA FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 121 East Third Street, Cincinnati, Ohio; incorporated Sept. 10, 1884; commenced business in Illinois March 28, 1890.]

F. A. ROTHIER, President.

ADAM BEMIS, Secretary.

JOS. M. WILE, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$100,000 00	
Amount of ledger assets, Dec. 31, of previous year .....		\$305,639 02

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$210,147 01	\$52 06	
Deduct gross amount paid for—Reinsurance, fire, \$42,357.66; return premiums, fire, \$25,564.17 .....	67,921 88		
Total premiums .....	\$142,225 18	\$52 06	\$142,277 24
Interest on collateral loans .....		\$ 533 49	
Dividends on stocks .....		12,362 03	
Interest from other sources .....		62 92	
Rents .....		200 00	
Total interest and rents .....			13,158 44
Hull commission .....			10 14
Taxes on produce alley real estate per lease to date .....			181 99
Profit on sale or maturity of ledger assets .....			123 75
Total income .....			\$155,751 56
Total .....			\$461,390 58

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$92,087 50	
Deduct amount received for—Reinsurance, fire .....	32,931 02	
Net amount paid for losses .....		\$59,156 48
Commissions or brokerage .....		37,492 14
Salaries and expenses of special and general agents .....		4,276 74
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		11,850 00
Rents—including company's occupancy of its own buildings .....		600 00
Taxes on real estate .....		62 22
State taxes on premiums .....		2,593 72
Advertising, printing, stationery, maps, etc .....		6,884 65
Profit and loss, collateral loan .....		5,960 00
Interest and dividends to stockholders .....		8,000 00
Agent's balances charged off .....		3,943 46
Total disbursements .....		\$140,819 41
Balance .....		\$320,571 17

## LEDGER ASSETS.

Book value of real estate .....	\$ 8,061 45
Loans secured by pledge of bonds, stocks or other collaterals .....	2,640 00
Book value of stocks (Schedule A) .....	245,383 14
Cash in office .....	4,978 91
Deposits in trust companies and banks not on interest .....	25,593 86
Agent's balances, representing business written subsequent to October 1, last .....	22,110 54
Agent's balances, representing business written prior to October 1, last .....	11,803 27
Total ledger assets .....	\$320,571 17

## NON-LEDGER ASSETS.

Interest accrued on collateral loans .....	\$ 33 80
Market value of stocks over book value .....	66,600 17
Gross assets .....	<u>\$387,205 14</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.	\$11,803 27	
Bills receivable, past due, taken for marine, inland and fire risks, held as cash .....	498 40	
Decrease in market value of real estate over book value .....	3,061 45	
Check held as cash not paid .....	870 00	
Total .....		16,033 12
Total admitted assets .....		<u>\$371,172 02</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$10,818 40	
Losses in process of adjustment, or in suspense .....	8,497 40	
Total claims for losses .....	\$17,315 80	
Deduct reinsurance .....	4,916 29	
Net amount of unpaid losses .....		\$ 12,399 51
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$39,428 69	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	99,217 54	
Total unearned premiums as computed above .....		138,646 23
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		1,064 90
State, county and municipal taxes due or accrued .....		1,728 13
Commissions, brokerage and other charges due or to become due to agents and brokers ..		1,027 76
Reinsurance premiums .....		7,449 86
Total liabilities, except capital stock .....		\$162,916 39
Cash capital .....	\$100,000 00	
Surplus over all liabilities .....	108,255 63	
Surplus to policy holders .....		208,255 63
Total .....		<u>\$371,172 02</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906 .....	\$29,299,957 00	\$320,890 39
Written during the year .....	17,849,396 00	210,147 01
Totals .....	\$47,149,353 00	\$531,037 40
Expired and terminated .....	15,495,246 00	182,038 39
In force at end of the year .....	\$31,654,107 00	\$348,999 01
Deduct amount reinsured .....	7,121,220 00	80,532 34
Net amount in force .....	<u>\$24,532,887 00</u>	<u>\$268,466 67</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$ 5,539,105 00	\$ 78,857 39
More than one and not more than three years to run .....	13,510,173 00	125,613 70
More than three years to run .....	5,483,609 00	63,995 58
Net amount in force Dec. 31, 1909 .....	<u>\$24,532,887 00</u>	<u>\$268,466 67</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$10,000 00
Losses incurred during the year, fire .....	61,916 39
Amount loaned to officers and directors .....	1,500 00
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$2,555,072 00
Less .....	796,090 00
Net risks written .....	<u>\$1,758,982 00</u>
Gross premiums received .....	\$32,953 64
Less .....	7,808 09
Net premiums received .....	<u>\$25,145 55</u>
Net losses paid .....	<u>\$12,258 81</u>
Net losses incurred .....	<u>\$10,238 67</u>

## SCHEDULE A.

Description.	Stocks.	Book value.	Market value.
Second National Bank .....		\$ 3,660 00	\$ 4,400 00
First National Bank .....		34,798 14	39,000 00
Columbus & Xenia R. R. ....		4,083 12	4,747 00
Cincinnati Inter-Terminal R. R. Co., guar. 1st pref. ....		7,283 00	7,520 00
Cincinnati Street Ry. Co. ....		22,097 42	34,048 00
Cleveland & Pittsburgh R. R. ....		10,663 92	26,250 00
Cincinnati Gas & Electric Co. ....		37,819 08	40,839 06
Fifth-Third National Bank .....		23,947 75	25,000 00
Citizens National Bank .....		9,000 00	16,800 00
German National Bank .....		5,000 00	16,250 00
Security Insurance Co .....		28,256 25	34,200 00
Atlas National Bank .....		1,645 00	3,800 00
Little Miami R. R. Co. ....		4,185 08	5,300 00
Cincinnati Tobacco W. H. Co. ....		3,738 50	1,430 00
Farm. & Shippers Leaf Tobacco W. H. Co., 1st pref. ....		2,751 25	2,675 00
Odd Fellows Temple Co. ....		1,500 00	1,000 00
First National Bank, Norwood, Ohio .....		2,807 50	4,956 50
Merchants National Bank .....		5,861 50	6,150 00
Western Adjustment & Inspection Co .....		150 00	200 00
Fourth National Bank .....		10,957 50	11,200 00
Scioto Valley Traction Co., 1st pref. ....		2,387 50	2,581 25
Cincinnati, Newport & Cov. L & T. Co., com. ....		3,482 50	3,482 50
Girard National Bank, Philadelphia, Pa. ....		12,634 88	12,684 00
National Bank of Commerce, New York .....		7,071 25	7,420 00
Cincinnati Chamber of Commerce, cert. ....		200 00	50 00
Totals .....		<u>\$245,383 14</u>	<u>\$311,983 31</u>

## FARMERS AND MERCHANTS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1501 O street, Lincoln, Neb.; incorporated July 3, 1885; commenced business in Illinois Feb. 15, 1896.]

GEO. W. MONTGOMERY, President.

S. A. BARCLAY, Secretary.

GEO. W. MONTGOMERY, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	\$423,048 33
Increase of paid up capital during year .....	100,000 00
Surplus paid in by stockholders .....	<u>50,000 00</u>
Extended at .....	<u>\$573,048 33</u>

## INCOME.

	Fire.	
Gross premiums .....	\$544,201 97	
Deduct gross amount paid for—Reinsurance, fire, \$62,723.02; return premiums, fire, \$65,276.44 .....	127,999 46	
Total premiums .....		\$416,202 51
Interest on mortgage loans .....	\$1,451 24	
Interest on bonds and dividends on stocks .....	7,983 93	
Interest from other sources .....	93 46	
Rents—including company's occupancy of its own buildings .....	8,236 29	
Total interest and rents .....		17,764 92
Profit on sale or maturity of ledger assets .....		980 00
Increase in book value of ledger assets .....		30,500 00
Total income .....		<u>\$465,427 43</u>
Total .....		<u>\$1,038,475 76</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$266,975 15	
Deduct amount received for—Salvage, fire, \$540.48; reinsurance, fire, \$43,328.07 .....	43,868 55	
Net amount paid for losses .....		\$223,106 60
Expenses of adjustment, settlement of losses .....	9,505 20	
Commissions or brokerage .....	98,264 48	
Allowances to local agencies for miscellaneous agency expenses .....	9,163 18	
Salaries and expenses of special and general agents .....	29,350 97	
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	12,313 71	
Rents—including company's occupancy of its own buildings .....	4,500 00	
Advertising, printing and stationery .....	8,069 24	
Postage, telegrams, telephone and express .....	4,136 56	
Legal expenses .....	2,556 20	
Furniture and fixtures .....	865 58	
Maps, including corrections .....	1,193 71	
Underwriters' boards and tariff associations .....	628 93	
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	1,980 20	
Inspections and surveys .....	2,645 00	
Repairs and expenses on real estate .....	4,451 12	
Taxes on real estate .....	958 43	
State taxes on premiums .....	5,594 92	
Insurance department licenses and fees .....	3,807 80	
All other licenses, fees and taxes .....	1,861 00	
Other disbursements, viz: Exchange and collection expense .....	1,884 03	
Agents' balances charged off .....	864 30	
Loss on sale or maturity of ledger assets .....	420 00	
Total disbursements .....		<u>\$428,121 16</u>
Balance .....		<u>\$610,354 60</u>

## LEDGER ASSETS.

Book value of real estate .....	\$142,390 00
Mortgage loans on real estate .....	36,807 63
Book value of bonds and stocks (Schedule A) .....	214,303 80
Cash in office .....	1,446 34
Deposits in trust companies and banks not on interest .....	32,782 55
Agents' balances, representing business written subsequent to October 1, last .....	133,946 78
Agents' balances, representing business written prior to October 1, ast .....	3,168 40
Bills receivable taken for fire risks .....	17,467 71
Other ledger assets, viz.: City and school warrants, \$420.15; supplies, \$1,000.00; maps, \$4,000.00; furniture and fixtures, \$4,000.00; due from other companies, reinsurance, German, Peoria, \$151.75; Jefferson of Philadelphia, \$1,074.29; Concordia, Milwaukee, \$484.84; Ohio Farmers, \$3,285.22; Nebraska Underwriters, Omaha, \$13,625.14 .....	28,041 39
Total ledger assets .....	<u>\$610,354 60</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,251 14	
Interest accrued on bonds.....	1,867 24	
Interest accrued on other assets.....	1,000 00	
Rents accrued on company's property.....	372 00	
Total.....		\$ 4,490 38
Market value of real estate over book value.....		1,180 00
Market value of bonds and stocks over book value.....		10,326 20
Gross assets.....		<u>\$626,331 18</u>

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery and maps.....	\$5,000 00	
Furniture, fixtures and sales.....	4,000 00	
Agents' balances, representing business written prior to October 1, last.	3,168 40	
Bills receivable, past due, taken for marine, inland and fire risks.....	1,234 01	
Total.....		13,402 41
Total admitted assets.....		<u>\$612,928 77</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 5,700 00	
Losses in process of adjustment, or in suspense.....	17,598 35	
Losses resisted.....	3,636 25	
Total claims for losses.....	\$26,934 60	
Deduct reinsurance.....	5,958 87	
Total amount of unpaid losses.....		\$ 20,975 73
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$105,137 69	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	240,920 59	
Total unearned premiums as computed above.....		346,058 28
All other liabilities, viz.: Reserve for taxes on premiums, etc.....		5,600 00
Total liabilities, except capital stock.....		<u>\$372,634 01</u>
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	40,294 76	
Surplus to policy holders.....		240,294 76
Total.....		<u>\$612,928 77</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 37, 1908.....	\$57,776,438 00	\$999,891 74
Written during the year.....	47,681,231 00	544,201 97
Totals.....	<u>\$105,457,669 00</u>	<u>\$1,244,093 71</u>
Expired and terminated.....	41,018,924 00	505,827 25
In force at end of the year.....	\$64,438,745 00	\$738,276 46
Deduct amount reinsured.....	6,278,782 00	81,986 33
Net amount in force.....	<u>\$58,159,963 00</u>	<u>\$656,290 13</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$18,577,128 00	\$210,275 38
More than one and not more than three years to run.....	18,315,761 00	181,709 05
More than three years to run.....	21,267,074 00	264,305 70
Net amount in force Dec. 31, 1909.....	<u>\$58,159,963 00</u>	<u>\$656,290 13</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	228,344 59
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$4,832,143 00	\$234,965 00
Less.....	1,779,086 00	13,125 00
Net risks written.....	\$3,053,107 00	\$221,840 00
Gross premiums received.....	\$50,921 57	\$1,104 54
Less.....	17,003 06	51 09
Net premiums received.....	\$42,918 49	\$1,053 45
Net losses paid.....	\$22,521 00	\$2,091 67
Net losses incurred.....	\$21,615 02	\$2,091 67

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
City of Holdrege, Neb., 6s.....	\$ 7,000 00	\$ 7,000 00
Lincoln Gas Co., 6s.....	10,000 00	10,000 00
Fremont Gas & Electric Light Co., 6s.....	11,000 00	11,000 00
Nebraska Land & Feeding Co., 6s.....	5,000 00	5,000 00
Nebraska Inv. & Improvement Co., 4s.....	51,000 00	51,000 00
Overton County R. R. Co., 6s.....	9,900 00	10,000 00
Red Lake Co., Minn., 5 1/2s.....	1,000 00	1,000 00
Hannibal Light & Fuel Co., 5s.....	9,300 00	9,500 00
Town of Livingstone, Tenn., 6s.....	5,000 00	5,250 00
City of Dublin, Tex., 5s.....	3,166 80	3,150 00
City East Chicago, Ind., 6s.....	5,000 00	5,150 00
Keach Drainage & Levee Dist., 6s.....	5,493 00	5,400 00
Idaho Irrigation Co., 6s.....	15,000 00	15,000 00
City of Creston, Iowa, 6s.....	500 00	500 00
Choctaw Ry. & Lighting Co., 5s.....	7,000 00	7,000 00
Lincoln Gas & Electric Light Co.....	500 00	500 00
Farmers & Merchants Bank.....	31,744 00	32,130 00
Nebraska Telephone Co.....	2,000 00	2,000 00
Lincoln Overall & Shirt Co.....	3,500 00	3,500 00
Omaha & Co. B Railway & Bridge Co., pref.....	5,000 00	5,000 00
Congress Hotel Co., Chicago.....	26,200 00	35,550 00
Totals.....	\$214,303 80	\$224,630 00

## FEDERAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Nos. 15 and 17 Exchange Pl., Jersey City, N. J.; incorporated Feb. 1, 1901; commenced business in Illinois Sept. 3, 1903.]

PERCY CHUBB, President.

MAX GRUNDNER, Secretary.

SECOR CUNNINGHAM, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$1,000,000 00
Amount of ledger assets December 31 of previous year.....	\$2,463,489 86

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....		\$3,015,081 51	
Deduct gross amount paid for—			
Reinsurance, marine and inland.....	\$2,008,063 40		
Ret. prem., fire, \$40.70; mar. and inl.....	82,024 21	40 70	2,070,687 61
Total premiums.....	\$40 70	\$944,393 90	\$944,353 20
Interest on mortgage loans.....		\$ 1,500 00	
Interest on bonds and dividends on stocks.....		74,408 49	
Interest from other sources.....		9,731 01	
Total interest.....			85,639 50
From other sources, viz.: Sale of maps.....			30 00
Agents' balances previously charged off.....			89 29
Profit on sale or maturity of ledger assets.....			500 00
Increase in book value of ledger assets.....			3,970 17
Total income.....			\$1,034,582 16
Total.....			\$3,498,072 02

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$5,237 53	\$1,769,928 02	
Deduct amount received for—			
Salvage, fire, \$74.95; mar. and inl.....	\$ 72,078 60		
Reinsurance, mar. and inl.....	1,330,756 82	74 95	1,402,835 42
Net amount paid for losses.....	\$5,162 58	\$367,092 60	\$372,255 18
Expenses of adjustment, settlement of losses.....			2,825 00
Commissions or brokerage.....			320,492 18
Salaries and expenses of special and general agents.....			3,188 25
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			5,841 91
Advertising, printing and stationery.....			2,785 33
Postage, telegrams, telephone and express.....			4,277 16
Legal expenses.....			678 45
Underwriters' boards and tariff associations.....			310 06
Inspections and surveys.....			3,085 89
State taxes on premiums.....			20,767 56
Insurance department licenses and fees.....			2,415 24
Other disbursements, viz.: Licenses, \$677.57; taxes, \$47.89; tracings, \$1,004.61; loss on foreign and bank exchange, \$1,788.14; subscriptions to papers and reports, \$117.51; audit of accounts, \$175.00; rent of deposit safes, \$60.00; miscellaneous, \$229.68.....			4,100 40
Interest and dividends to stockholders.....			80,000 00
Agents' balances charged off.....			390 35
Loss on sale or maturity of ledger assets.....			10 61
Decrease in book value of ledger assets.....			38,828 82
Total disbursements.....			\$862,242 39
Balance.....			\$2,635,829 63

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 30,000 00
Book value of bonds and stocks (Schedule A).....	1,659,130 74
Deposits in trust companies and banks not on interest.....	31,668 66
Deposits in trust companies and banks on interest.....	464,891 43
Agents' balances, representing business written subsequent to October 1, last.....	251,898 50
Agents' balances, representing business written prior to October 1, last.....	86,345 96
Bills receivable, taken for marine and inland risks.....	1,550 00
Other ledger assets, viz.: Accounts receivable.....	110,354 34
Total ledger assets.....	\$2,635,829 63

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 125 00
Interest due and accrued on bonds.....	20,837 07
Total.....	20,962 07
Gross assets.....	\$2,656,791 70



## DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to October 1, last..	\$86,345 96	
Bills receivable, past due, taken for marine, inland and fire risks .....	50 00	
Book values of ledger assets over market value, viz.: Bonds and stocks ..	53,290 74	
Due from Lloyds and others, accounts receivable .....	75,142 92	
Special deposits to secure liabilities in Georgia .....	9,900 00	
Total .....		\$224,729 62
Total admitted assets .....		<u>\$2,432,062 08</u>

## LIABILITIES.

Losses adjusted and unpaid, due .....	\$ 19,011 20	
Losses in process of adjustment or in suspense .....	353,000 00	
Total claims for losses .....	\$372,011 20	
Deduct reinsurance .....	78,000 00	
Net amount of unpaid losses .....		\$294,011 20
Unearned premiums at 50 per cent on inland navigation risks .....	\$325,363 74	
Unearned premiums 50 and 100 per cent on marine risks .....	137,275 85	
Total unearned premiums as computed above .....		462,639 59
Cash dividends remaining unpaid to stockholders .....		40,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ..		2,893 82
State, county and municipal taxes due or accrued .....		24,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		36,496 15
Reinsurance premiums .....		39,760 35
Total liabilities, except capital stock .....		\$899,801 11
Cash capital .....	\$1,000,000 00	
Surplus over all liabilities .....	532,260 97	
Surplus to policy holders .....		1,532,260 97
Total .....		<u>\$2,432,062 08</u>

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908 .....	\$ 54,308,497 00	\$ 745,840 69
Written during the year .....	1,219,261,219 00	3,015,081 51
Totals .....	\$1,273,569,716 00	\$3,760,922 20
Expired and terminated .....	1,206,995,545 00	2,845,656 24
In force at end of the year .....	\$66,874,171 00	\$915,265 96
Deduct amount reinsured .....	30,461,807 00	452,626 37
Net amount in force .....	<u>\$36,412,364 00</u>	<u>\$462,639 59</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$100,000 00
Losses incurred during the year, marine and inland .....	396,066 56
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland
Gross risks written .....	\$983,405 00
Less .....	216,800 00
Net risks written .....	<u>\$766,605 00</u>
Gross premiums received .....	\$18,826 67
Less .....	2,719 26
Net premiums received .....	<u>\$16,107 41</u>
Net losses paid .....	<u>\$6,831 81</u>
Net losses incurred .....	<u>\$6,831 81</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
East Orange, N. J., water, 4s.	\$ 15,699 32	\$ 15,000 00
Elizabeth, N. J., adjustment, 4s.	50,219 00	50,000 00
Englewood, N. J., school, 4s.	28,047 20	25,000 00
Essex County, N. J., bridge bonds, 4s.	26,067 41	25,250 00
Georgia, state of, reg., 3½s.	9,906 16	9,900 00
Hudson County, N. J., bridge bonds, 4s.	51,388 52	50,000 00
Jersey City, N. J., water, 5s.	58,560 25	58,300 00
Jersey City, N. J., water, 5s.	13,092 96	13,320 00
Jersey City, N. J., water, 5s.	12,055 34	12,320 00
New York, N. Y., Rapid Transit, 3½s.	214,332 30	180,000 00
New York, N. Y., corporate stock, 4s.	50,294 11	50,000 00
Passaic County, N. J., bridge bonds, 4s.	25,804 00	25,500 00
Baltimore & Ohio R. R. Co., prior lien, 3½s.	23,679 40	23,250 00
Bergen County R. R., 1st mort., 6s.	6,142 88	6,120 00
Canada Southern Ry. Co., 1st mort., ext., 6s.	20,223 20	20,800 00
Central R. R. of New Jersey, reg., 5s.	12,712 50	12,500 00
Chicago & Alton Ry. Co., 3s.	21,789 79	18,750 00
Chicago & Alton Ry. Co., 1st lien, 3½s.	8,206 66	7,600 00
Chicago, Indianapolis & St. Louis Ry. Co., short line, 4s.	9,977 94	9,400 00
Choctaw & Memphis R. R. Co., 1st mort., 5s.	11,333 02	11,000 00
Consolidated Traction Co. of New Jersey, 5s.	26,728 15	26,500 00
East Tenn. Va. & Ga. R. R. Cons. mort., 5s.	11,525 20	11,800 00
Easton & Amboy R. R. Co., reg., 5s.	32,752 80	32,700 00
Elgin, Joliet & Eastern Ry. Co., 1st mort., 5s.	11,242 68	11,300 00
Elizabeth, Plainfield & Central Jersey Ry. Co., 5s.	25,205 81	24,000 00
Flint & Pere Marquette R. R. Co., 1st mort., 6s.	11,402 23	11,100 00
Illinois Central R. R. Co., 1st mort., 3½s.	14,674 54	13,800 00
Kansas City Southern Ry. Co., 1st mort., 3s.	7,503 70	7,300 00
Kentucky Central Ry. Co., 1st mort., 4s.	10,000 00	9,700 00
Lake Shore & Michigan Southern Ry. Co., 1st mort., 3½s.	23,165 12	23,000 00
Lehigh Valley Terminal Ry., 1st mort., 5s.	17,356 46	17,250 00
Manhattan Ry. Co., consol. mort., 4s.	25,000 00	24,500 00
Midland R. R. Co. of N. J., 6s.	25,000 00	25,250 00
Mobile & Ohio R. R. Co., 1st mort., 6s.	11,929 63	12,100 00
Newark Passenger Ry. Co., 1st consol. mort., 5s.	28,246 38	27,250 00
N. Y. Central & H. R. R. Co., gen. refund, 3½s.	14,270 25	13,650 00
N. Y., Chi. & St. Louis R. R. Co., 1st mort., 4s.	21,090 02	20,000 00
N. Y., Lake Erie & West. R. R. Co., dock imp., 6s.	26,342 51	26,000 00
N. Y., Phil. & Norfolk R. R. Co., 1st mort., 4s.	10,000 00	9,900 00
N. Y., Susquehanna & Western R. R. Co., 1st mort., 5s.	56,514 02	53,000 00
Northern Pacific Ry. Co., gen. lien and land grant, 3s.	30,052 43	29,600 00
North Jersey Street Ry. Co., 4s.	8,493 89	8,000 00
Omaha & Council Bluffs Ry. & Bridge Co., 1st consol. mort., 5s.	9,801 82	9,900 00
Paterson Extension R. R. Co., 1st mort., 6s.	31,218 47	31,310 00
Pennsylvania R. R. Co., gold convert., 3½s.	24,573 34	25,250 00
Peoria & Eastern Ry. Co., 1st consol. mort., 4s.	19,732 88	18,800 00
Port Reading Ry. Co., 1st mort., 5s.	12,427 56	12,100 00
Third Ave. R. R. Co., N. Y., 1st consol. mort., 4s.	14,495 60	13,800 00
Toledo & Ohio Central R. R. Co., 1st mort., 5s.	11,187 79	11,000 00
American Dock & Improvement Co., 1st mort., 5s.	21,623 80	21,800 00
Corn Products Refining Co., sink. fund gold, 5s.	10,000 00	9,900 00
Edison Electric Illuminating Co., 1st mort. convert., 5s.	15,000 00	15,000 00
Edison Electric Illuminating Co., 1st consol. mort., 5s.	11,835 69	11,000 00
Gas & Electric Co., of Bergen Co., N. J., 5s.	25,000 00	25,500 00
King Co. Electric Light & Power Co., purchase money, 6s.	24,405 06	22,800 00
Long Dock Co., consol. mort., 6s.	25,430 94	25,200 00
New Jersey Zinc Co., 1st mort., 4s.	9,520 45	9,300 00
Newark Consolidated Gas Co., 5s.	26,224 72	26,750 00
N. Y. Gas & Elec. Lt., Ht. & Pow. Co., purchase money, 4s.	9,633 40	8,400 00
N. Y. & N. J. Telephone Co., gen. mort., 5s.	28,088 58	26,520 00
North American Co., coll. trust and gold notes, 5s.	10,084 84	10,000 00
Pacific Coast Co., 1st mort. gold, 5s.	21,705 04	21,800 00
St. Joseph Ry. Light, Heat & Power Co., 5s.	9,601 98	10,100 00
Bloss Iron & Steel Co., gen. mort., 4½s.	4,833 27	4,850 00
Syracuse Lighting Co., 1st mort., 5s.	9,661 22	10,000 00
Trenton Gas & Electric Co., 5s.	52,452 22	52,500 00
Washington Wat. Pow. Co., consol. mort. and coll. trust, 5s.	10,459 62	10,200 00
Western Union Telegraph Co., coll. trust, 5s.	10,949 20	10,000 00
Western Union Telegraph Co., fund., 4½s.	10,328 72	9,700 00
Consolidated Traction Co. of N. J.	6,812 50	7,800 00
American Telephone & Telegraph Co.	64,514 25	71,500 00
Underwriters' Salvage Co. of N. Y.	1,000 00	1,250 00
Pacific Coast Salvage Association.	500 00	1,000 00
Totals.	\$1,659,130 74	\$1,605,840 00

# FIDELITY FIRE INSURANCE COMPANY OF NEW YORK.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 46 Cedar street New York, N. Y.; incorporated June, 1906; commenced business in Illinois July 14, 1906.]

HENRY EVANS, President

J. E. LOPEZ and E. L. BALLARD, Secretaries.

GEORGE E. KLINE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$1,000,000 00
Amount of ledger assets Dec. 31, of previous year.....	<u>\$3,421,232 50</u>

## INCOME.

	Fire.	
Gross premiums.....	\$1,423,895 21	
Deduct gross amount paid for—Reinsurance, fire, \$159,776.32; return premiums, fire, \$221,339.96.....	381,116 28	
Total premiums.....		\$1,042,778 93
Interest on bonds and dividends on stocks.....	\$143,574 01	
Interest from other sources.....	6,205 94	
Total interest.....		149,779 95
Agents' balances previously charged off.....		79 21
Profit on sale or maturity of ledger assets.....		311,557 00
Increase in book value of ledger assets.....		<u>181,975 00</u>
Total income.....		<u>\$1,686,170 09</u>
Total.....		<u>\$5,107,402 59</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$497,284 86	
Deduct amount received for—Salvage, fire, \$4,639.85; reinsurance, fire, \$65,605.65.....	70,245 50	
Net amount paid for losses.....		\$427,039 36
Expenses of adjustment, settlement of losses.....		13,935 42
Commissions or brokerage.....		225,185 84
Allowances to local agencies for miscellaneous agency expenses.....		630 39
Salaries and expenses of special and general agents.....		29,604 28
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		54,349 26
Rents—including company's occupancy of its own buildings.....		9,529 97
Advertising, printing and stationery.....		14,973 47
Postage, telegrams, telephone and express.....		11,894 95
Legal expenses.....		384 37
Furniture and fixtures.....		1,189 14
Maps, including corrections.....		5,229 65
Underwriters' boards and tariff associations.....		8,472 62
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		5,824 99
Inspections and surveys.....		3,366 87
State taxes on premiums.....		19,136 01
Insurance department licenses and fees.....		9,287 56
Municipal taxes.....		6,187 68
Other disbursements, viz: Mercantile agencies, \$1,052.88; miscellaneous, \$259.92; exchange, \$1,166.47; subscriptions to papers, \$221.48.....		2,700 75
Interest and dividends to stockholders.....		80,000 00
Agents' balances charged off.....		385 00
Loss on sale or maturity of ledger assets.....		50,685 00
Decrease in book value of ledger assets.....		<u>38,580 00</u>
Total disbursements.....		<u>\$1,018,572 68</u>
Balance.....		<u>\$4,088,829 91</u>

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$3,507,290 00
Cash in office .....	5,647 22
Deposits in trust companies and banks on interest .....	403,431 51
Agent's balances, representing business written subsequent to October 1, last .....	168,421 07
Agent's balances, representing business written prior to October 1, last .....	2,560 83
Bills receivable taken for fire risks .....	1,490 28
<b>Total ledger assets .....</b>	<b>\$4,088,829 91</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	3,672 66
Declared dividends on stocks .....	18,190 00
<b>Gross assets .....</b>	<b>\$4,110,692 57</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 2,550 83
Special deposits to secure liabilities in Virginia .....	48,700 00
<b>Total .....</b>	<b>51,310 83</b>
<b>Total admitted assets .....</b>	<b>\$4,059,381 74</b>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$104,766 20	
Losses resisted .....	750 00	
<b>Total claims for losses .....</b>	<b>\$105,516 20</b>	
Deduct reinsurance .....	15,493 34	
<b>Net amount of unpaid losses .....</b>		<b>\$ 90,022 86</b>
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$323,780 10	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	643,218 80	
<b>Total unearned premiums as computed above .....</b>		<b>967,007 90</b>
State, county and municipal taxes due or accrued .....		20,000 00
Reinsurance premiums .....		10,556 86
<b>Total .....</b>		<b>\$1,087,587 62</b>
Less liabilities secured by special deposits in Virginia: Losses, \$2,800.00; unearned premiums, \$17,027.35 .....		19,827 35
<b>Total liabilities, except capital stock .....</b>		<b>\$1,067,760 27</b>
Cash capital .....	\$1,000,000 00	
Surplus over all liabilities .....	1,991,621 47	
<b>Surplus to policy holders .....</b>		<b>2,991,621 47</b>
<b>Total .....</b>		<b>\$4,059,381 74</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$133,791,674 00	\$1,489,626 48
Written during the year .....	143,593,734 00	1,423,895 21
<b>Totals .....</b>	<b>\$277,385,408 00</b>	<b>\$2,913,521 69</b>
Expired and terminated .....	90,196,529 00	1,004,763 20
<b>In force at end of the year .....</b>	<b>\$187,188,879 00</b>	<b>\$1,908,758 49</b>
Deduct amount reinsured .....	20,839,564 00	155,586 90
<b>Net amount in force .....</b>	<b>\$166,349,315 00</b>	<b>\$1,753,171 59</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$54,643,950 00	\$647,578 20
More than one and not more than three years to run .....	88,467,941 00	814,811 72
More than three years to run .....	23,237,424 00	290,781 67
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$166,349,315 00</b>	<b>\$1,753,171 59</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$100,000 00
Losses incurred during the year, fire.....	490,118 13
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$5,998,831 00
Less.....	1,954,630 00
Net risks written.....	\$4,044,201 00
Gross premiums received.....	\$68,162 63
Less.....	18,776 20
Net premiums received.....	\$49,386 43
Net losses paid.....	\$19,542 80
Net losses incurred.....	\$22,355 79

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Georgia, state of, reg., 3½s.....	\$ 9,900 00	\$ 9,900 00
Virginia, state of, reg., 3s.....	48,760 00	48,760 00
City of New York, N. Y., corp. stock (Rapid Transit), gold tax exempt, reg., 4s.....	200,000 00	200,000 00
City of New York, N. Y., 90 day, rev. of 1909, tax exempt, reg., due March 22, 1910, 3½s.....	600,000 00	600,000 00
City of New York, N. Y., 90 days, rev. of 1909, tax exempt, reg., due March 23, 1910, 3½s.....	250,000 00	250,000 00
City of New York, N. Y., 90 day, rev. of 1909, tax exempt, reg., due March 28, 1910, 3½s.....	250,000 00	250,000 00
Atchison, Topeka & Santa Fé Ry. Co., conv., gold, sub. 25 per cent paid, coup., 4s.....	5,280 00	5,280 00
Chicago, Burlington & Quincy R. R. Co., gen. mort., coup., 4s.....	29,700 00	29,700 00
Delaware & Hudson Co., conv. deb., gold, coup., 4s.....	25,750 00	25,750 00
Atlantic Coast Line R. R. Co., com.....	68,000 00	68,000 00
Baltimore & Ohio R. R. Co., pref.....	92,000 00	92,000 00
Chicago & Northwestern Ry. Co., com.....	182,000 00	182,000 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co., pref.....	82,500 00	82,500 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co., com.....	77,500 00	77,500 00
Great Northern Ry. Co., pref.....	243,100 00	243,100 00
Hocking Valley Ry. Co., pref.....	44,000 00	44,000 00
Hocking Valley Ry. Co., com.....	36,300 00	36,300 00
Lehigh Valley R. R. Co., com.....	385,000 00	385,000 00
Louisville & Nashville R. R. Co.....	79,000 00	79,000 00
Manhattan Ry. Co., New York City, guar. by Inter. Rapid Tran. Co.....	139,000 00	139,000 00
Michigan Central R. R. Co.....	46,500 00	46,500 00
Nashville, Chattanooga & St. Louis Ry. Co.....	70,000 00	70,000 00
Northern Pacific Ry. Co.....	188,500 00	188,500 00
Pittsburgh & Lake Erie R. R. Co.....	15,000 00	15,000 00
Reading Co., 1st pref.....	46,000 00	46,000 00
Reading Co., com.....	85,000 00	85,000 00
Central Trust Co., New York City, N. Y.....	61,500 00	61,500 00
General Electric Co., New York.....	79,500 00	79,500 00
Standard Oil Co., New Jersey.....	67,000 00	67,000 00
Totals.....	\$3,507,290 00	\$3,507,290 00

## FIRE ASSOCIATION OF PHILADELPHIA.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 407-409 Walnut street, Philadelphia, Pa.; incorporated March 27, 1820; commenced business in Illinois Nov. 7, 1872.]

E. C. IRWIN, President.

M. G. GARRIGUES, Secretary.

HENRY W. BUSH, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$750,000 00	
Amount of ledger assets, Dec, 31, of previous year .....		\$7,950,477 10

## INCOME.

	Fire.	
Gross premiums .....	\$5,660,444 29	
Deduct gross amount paid for—Reinsurance, fire, \$657,785.32; return premiums, fire, \$359,201.47 .....	1,516,986 79	
Total premiums (Other than perpetuals) .....		\$4,143,457 50
Deposit premiums on perpetual risks .....		28,316 50
Interest on mortgage loans .....	\$108,033 65	
Interest on collateral loans .....	6,281 33	
Interest on bonds and dividends on stocks .....	220,408 66	
Interest from other sources .....	4,174 41	
Rents—including company's occupancy of its own buildings .....	26,096 35	
Total interest and rents .....		359,994 40
From other sources, viz: Earned deposits .....	\$4,727 13	
Profit and loss premium on ground rent discharged .....	200 00	
		4,927 13
Agents' balances previously charged off .....		1,250 13
Profit on sale or maturity of ledger assets .....		38,458 55
Total income .....		\$4,676,124 21
Total .....		\$12,526,601 31

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$2,497,939 30	
Deduct amount received for—Salvage, fire, \$18,918.82; reinsurance, fire, \$372,870.38 .....	391,799 20	
Net amount paid for losses .....		\$2,106,150 10
Expenses of adjustment, settlement of losses .....		31,047 17
Commissions or brokerage .....		837,174 44
Allowances to local agencies for miscellaneous agency expenses .....		6,522 46
Salaries and expenses of special and general agents .....		256,977 03
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		145,051 27
Rents—including company's occupancy of its own buildings .....		15,713 13
Advertising, printing and stationery .....		37,418 54
Postage, telegrams, telephone and express .....		39,344 32
Legal expenses .....		3,295 01
Furniture and fixtures .....		1,454 26
Maps, including corrections .....		11,489 00
Underwriters' boards and tariff associations .....		58,540 22
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		9,346 41
Inspections and surveys .....		9,413 52
Repairs and expenses on real estate .....		7,687 90
Taxes on real estate .....		5,173 62
State taxes on premiums .....		87,096 97
Insurance department licenses and fees .....		27,119 28
Municipal taxes .....		2,991 86
Other disbursements, viz: Tax on capital, \$13,378.87; commission on purchase and sale of securities, \$296.63 .....		13,675 50
P. and L. expenses on real estate on property sold in 1908 .....		631 26
Deposit premiums returned .....		55,186 19
Interest and dividends to stockholders .....		300,000 00
Agents' balances charged off .....		136 77
Loss on sale or maturity of ledger assets .....		3,471 41
Total disbursements .....		\$4,071,997 64
Balance .....		\$8,454,603 67

## LEDGER ASSETS.

Book value of real estate .....	\$ 309,772 71
Mortgage loans on real estate .....	2,066,904 99
Loans secured by pledge of bonds, stocks or other collaterals .....	148,216 45
Book value of bonds and stocks (Schedule A) .....	4,839,561 23
Cash in office .....	6,867 14
Deposits in trust companies and banks on interest .....	395,633 32
Agent's balances, representing business written subsequent to October 1, last .....	669,965 91
Agent's balances, representing business written prior to October 1, last .....	17,651 92
<b>Total ledger assets .....</b>	<b>\$8,454,603 67</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$35,920 95
Interest due and accrued on bonds .....	44,014 84
Interest due and accrued on collateral loans .....	1,472 19
Rents due and accrued on company's property .....	990 32
<b>Total .....</b>	<b>82,398 30</b>
Market value of bonds and stocks over book value .....	22,941 27
Other non-ledger assets, viz: Due from other companies for reinsurance on claims paid .....	4,085 72
<b>Gross assets .....</b>	<b>\$8,564,028 96</b>

## DEDUCT ASSETS NOT ADMITTED.

Company's stock owned .....	\$10,385 00
Loans on company's stock .....	500 00
Agent's balances, representing business written prior to October 1, last .....	17,651 92
Book values of ledger assets over market value, viz: Real estate .....	5,747 71
Special deposits to secure liabilities in New Mexico .....	21,000 00
<b>Total .....</b>	<b>55,284 63</b>
<b>Total admitted assets .....</b>	<b>\$8,508,744 33</b>

## LIABILITIES

Losses adjusted and unpaid, due .....	\$124,102 09
Losses in process of adjustment, or in suspense .....	201,404 50
Losses resisted .....	43,155 38
<b>Total claims for losses .....</b>	<b>\$368,661 97</b>
Deduct reinsurance .....	45,786 71
<b>Net amount of unpaid losses .....</b>	<b>\$ 322,875 26</b>
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$1,365,373 05
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	2,074,965 88
<b>Total unearned premiums as computed above .....</b>	<b>3,440,338 93</b>
Amount reclaimable by the insured on perpetual fire insurance policies .....	1,663,528 01
State, county and municipal taxes due or accrued .....	32,585 00
<b>Total .....</b>	<b>\$5,456,327 20</b>
Less liabilities secured by special deposits in New Mexico: Losses, \$4,307.00; unearned premiums, \$12,880.00 .....	17,187 00
<b>Total liabilities, except capital stock .....</b>	<b>\$5,442,140 20</b>
Cash capital .....	\$ 750,000 00
Surplus over all liabilities .....	2,316,604 13
<b>Surplus to policy holders .....</b>	<b>3,066,604 13</b>
<b>Total .....</b>	<b>\$8,508,744 33</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$594,524,172 00	\$6,876,197 96
Written during the year .....	483,480,534 00	5,660,444 29
<b>Totals .....</b>	<b>\$1,078,004,706 00</b>	<b>\$12,536,642 25</b>
Expired and terminated .....	429,128,892 00	5,324,766 19
<b>In force at end of the year .....</b>	<b>\$648,875,814 00</b>	<b>\$7,211,876 06</b>
Deduct amount reinsured .....	54,070,976 00	634,540 83
<b>Net amount in force .....</b>	<b>\$594,804,838 00</b>	<b>\$6,577,335 23</b>

Perpetual risks not included above, \$80,257,967.00; premiums on same, \$1,819,075.66.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$215,215,628 00	\$2,730,746 09
More than one and not more than three years to run .....	254,189,088 00	2,582,988 98
More than three years to run .....	125,400,124 00	1,263,800 16
Net amount in force Dec. 31, 1909.....	<u>\$594,804,838 00</u>	<u>\$6,577,335 23</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 450,000 00
Losses incurred during the year, fire .....	2,105,507 00
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	500 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$24,226,277 00
Less.....	5,059,520 00
Net risks written .....	<u>19,166,757 00</u>
Gross premiums received .....	\$306,723 15
Less.....	53,419 16
Net premiums received.....	<u>\$253,303 99</u>
Net losses paid.....	<u>\$116,251 02</u>
Net losses incurred.....	<u>\$103,400 91</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
State of Georgia, 4½s .....	\$ 26,875 00	\$ 20,200 00
City of Atlantic City, N. J., city water, 5s.....	27,445 00	5,250 00
City of Birmingham, Ala., city public imp., gold, 6s .....	17,758 25	27,500 00
City of Birmingham, Ala., public imp., pref. gold, 6s .....	23,100 00	2,040 00
City of Birmingham, Ala., sanitary refund., pref. gold, 5s .....	32,200 00	14,790 00
City of Butte, Mont., fund., 4½s.....	25,750 00	22,600 00
City of Dallas, Texas, gold, water works imp., 4s.....	9,500 00	34,050 00
City of Duluth, water and light, gold, 5s.....	109,996 25	25,250 00
City of Houston, Texas, street paving, 5s.....	27,300 00	9,300 00
City of Ithaca, N. Y., water, series D., 5s .....	25,625 00	109,000 00
City of Mobile, Ala., refund., 4½s.....	51,450 00	27,500 00
Corporate Stock of City of New York, 4½s.....	26,156 25	50,500 00
City of Petersburg, Va., 5s.....	53,500 00	27,750 00
City of Portland, Ore., new city hall, gold, 5s.....	16,950 00	55,000 00
City of Richmond, cert., 4s.....	64,663 00	16,200 00
City of Richmond, cert., 4s.....	64,663 00	12,019 00
City of Richmond, cert., 4s.....	64,663 00	3,737 00
City of Richmond, cert., 6s.....	9,082 46	50,500 00
City of Richmond, cert., 6s.....	9,082 46	3,434 00
City of Tacoma, water and light, 5s.....	61,450 00	315 00
Port of Portland, Ore., gold, 5s.....	41,325 00	61,800 00
Township of Manchester Co., of Passaic, N. J., water, 5s .....	28,125 00	42,120 00
Atchison, Topeka & Santa Fé Ry. Co., 1st mort., gold, coup., 4s.....	47,125 00	27,750 00
Alabama Great Southern R. R. Co., 1st mort., 5s .....	26,000 00	48,500 00
Baltimore Electric Co., 1st cons. mort., 5s.....	23,017 50	26,500 00
Baltimore & Ohio R. R. Co., (S. W. div.), 1st mort., gold, 3½s .....	45,875 00	25,000 00
Bangor & Aroostook R. R. Co., car trust, series D, 5s.....	48,040 00	45,000 00
Belt R. R. & Stock Yards, 1st cons. mort., 6s.....	52,500 00	30,000 00
Boston & Worcester St. Ry. Co., 1st mort., gold, coup., 4½s .....	50,250 00	20,000 00
Brooklyn Union Elevated R. R. Co., 1st mort., gold, 5s.....	60,300 00	51,000 00
Buffalo & Susquehanna Ry. Co., car trust, 5s.....	18,238 00	48,500 00
Camden & Atlantic R. R. Co., cons., reg., 5s.....	31,425 00	61,800 00
Central of Georgia Ry. Co., cons. mort., gold, 5s.....	45,543 75	4,900 00
Central of Georgia Ry. Co., (Chat. div.), purchase money mort., gold, 4s .....	45,000 00	14,550 00
		30,000 00
		58,000 00
		44,500 0 0



## SCHEDULE A—Continued.

## Bonds and Stocks.

Description.	Book value.	Market value.
Central Passenger Ry. Co. of Pittsburgh, 1st mort., coup., 6s.....	\$ 29,812 50	\$ 29,000 00
Chattanooga Rys. Co., 1st cons. mort., gold, coup., 5s.....	48,750 00	49,000 00
Chesapeake & Ohio Ry. Co., gen. mort., gold, 4½s.....	84,277 50	83,430 00
Chicago & Eastern Ill. R. Co., refund. and imp., gold, coup., 4s...	45,875 00	43,000 00
Chicago, Rock Island & Pacific R. R., gen. mort., gold, 4s.....	25,600 70	24,750 00
Chicago, Rock Island & Pacific Ry. Co., 1st and refund. mort., gold, coup., 4s.....	45,000 00	45,500 00
Cin., Hamilton & Dayton R. R. Co., reg., gen. mort., gold, 5s.....	20,200 00	21,400 00
Cin., Dayton & Ironton R. R. Co., 1st mort., gold, 5s.....	24,250 00	27,000 00
Cleveland Electric Ry. Co., 1st mort., gold, 5s.....	60,512 50	58,200 00
Cleveland, Lorain & Wheeling Ry. Co., 1st mort., cons., gold, 5s.....	53,750 00	56,500 00
Colorado Springs Electric Co., 1st mort., gold, 5s.....	45,000 00	48,000 00
Connecticut Ry. & Lighting Co., 1st and refund. mort., gold, 4½s.....	49,750 00	51,500 00
Danville & Urbana & Champaign R. R. Co., gold, 5s.....	24,625 00	23,500 00
Decatur Ry. & Light Co., 1st and cons. mort., gold, 5s.....	47,875 00	50,000 00
Detroit, Rochester, Romeo & Lake Orion Ry., 1st mort., coup., 5s.....	52,875 00	50,000 00
Detroit & Northwestern Ry., 1st mort., guar. gold, coup., 4½s.....	29,400 00	28,500 00
East Side Traction Co., 1st mort., gold, 5s.....	52,000 00	52,000 00
Elmira Water, Light & R. R. Co., purchase money, mort., gold, 5s.....	21,661 00	25,250 00
Elmira, Cortland & Northern R. R. Co., 1st mort., coup., 5s.....	37,790 00	36,360 00
Erie R. R. Co., gen. lien, gold, 4s.....	44,625 00	38,500 00
Evansville & Terre Haute R. R. Co., 1st gen. mort., 5s.....	51,500 00	51,000 00
Erie R. R., equip. trust, series M., coup., 5s.....	24,048 25	25,250 00
Fairmont Park Transportation Co., 1st mort. gold, 5s.....	52,537 50	42,500 00
Fort Pitt Traction Co., 1st mort., gold, 5s.....	57,825 00	53,500 00
Hudson Companies, notes, 6s.....	25,250 00	25,000 00
Iron Mountain, car trust, series M., 5s.....	25,230 10	13,000 00
Indianapolis Traction & Terminal Co., 1st mort., gold, coup., 5s.....	24,250 00	24,750 00
Kings County Elevated R. R. Co., 1st mort., gold, 4s.....	29,890 00	30,600 00
Lehigh Coal & Navigation Co., consol. mort., 7s.....	102,856 95	104,000 00
Lehigh Valley R. R., reg. consol. mort., 6s.....	98,583 33	119,000 00
Lehigh Valley R. R. Co., reg., 4½s.....	74,000 00	79,500 00
Lehigh Valley R. R. Co., coll. trust gold, 4s.....	24,400 00	24,500 00
Louisville & Nashville R. R., gen. mort., 6s.....	43,135 72	52,200 00
Lynn & Boston R. R. Co., 1st mort. gold, 5s.....	51,125 00	53,000 00
Metropolitan Crosstown Ry. Co., 1st mort., coup., 5s.....	26,781 25	20,000 00
Missouri, Kansas & Oklahoma R. R., 1st mort. gold coup., 5s.....	53,812 50	53,500 00
Missouri Pacific Ry. Co., trust gold coup., 5s.....	26,312 50	25,250 00
Missouri Pacific Ry. Co., equip. trust, series I, coup., 5s.....	24,122 50	25,250 00
Mutual Terminal Co. of Buffalo, 1st mort., sink. fund gold, 4s.....	47,375 00	47,500 00
Newark Passenger Ry. Co., 1st consol. mort., 5s.....	22,040 00	23,980 00
New York Central & Hudson River R. R. Co., gold deb. cert., 4s.....	22,875 00	24,000 00
New York Central Lines, equip. trust, 5s.....	91,631 25	51,000 00
Northern Pacific Ry. Co., prior lien Ry. and land grant, gold, 4s.....	33,966 25	47,700 00
Ohio River R. R. Co., 1st mort., 5s.....	24,000 00	35,020 00
Omaha & Council Bluffs St. Ry. Co., 1st consol. mort. gold coup., 5s.....	48,625 00	28,250 00
The People's R. R. Co. of Syracuse, 1st mort., 5s.....	13,920 00	49,500 00
Peoria Ry. Co., 1st and ref. mort. gold coup., 5s.....	13,920 00	13,520 00
Phil., Baltimore & Wash. R. R. Co., serial gold loan, series B., 4s.....	24,250 00	24,500 00
Phil., Balti. & Wash. R. R. Co., serial gold loan, series C., 4s.....	49,657 50	10,000 00
Phil., Balti. & Wash. R. R. Co., serial gold loan, series D., 4s.....		25,000 00
Philadelphia Co., consol. mort. and coll. trust gold coup., 5s.....		15,000 00
Philadelphia Co., 1st mort. and coll. trust gold coup., 5s.....	26,000 00	24,500 00
Philadelphia & West Chester Traction Co., coup., 4s.....	31,581 25	31,200 00
Pittsburg & Charleoi St. Ry. Co., 1st mort. gold, 5s.....	22,500 00	22,250 00
Pittsburg, McKeesport & Connellsville Ry. Co., 1st consol. mort. gold, 5s.....	33,875 00	36,050 00
Pittsburg, McKeesport & Greensburg Ry. Co., 1st mort. gold coup., 5s.....	31,350 00	30,900 00
Pittsburg Ry. Co., gold car trust coup., 5s.....	23,250 00	22,750 00
Reading Co., gen. mort. gold, 4s.....	25,530 00	24,750 00
Rio Grande West. Ry. Co., 1st consol. mort. gold, series A., 4s.....	43,212 50	50,000 00
Seaboard Air Line Ry., ref. coll. trust gold coup., 5s.....	4,325 00	4,200 00
Seaboard & Roanoke R. R. Co., 1st mort., 5s.....	26,250 00	25,000 00
Southern Pacific R. R. Co., 1st ref. mort. gold, 4s.....	51,625 00	53,500 00
St. Joseph Ry., Light, Heat & Power Co., 1st mort. gold coup., 5s.....	23,812 50	23,750 00
St. Louis & San Francisco R. R., gold equip. notes, series B., 4s.....	50,562 50	50,500 00
Syracuse Rapid Transit Ry. Co., 1st mort. gold, coup., 5s.....	23,940 00	24,500 00
Terminal R. R. Assn., St. Louis, 1st consol. mort. gold, 5s.....	34,823 75	35,360 00
Toledo Electric St. Ry. Co., 1st mort. gold, 5s.....	74,450 00	87,000 00
Toledo & Ohio Central Ry. Co., (St. Mary's div.) 1st mort. gold coup., 4s.....	52,190 00	49,000 00
Trenton St. Ry. Co., consol. mort. gold, 5s.....	46,195 00	46,500 00
United Rys., gold trust cert., 4s.....	19,000 00	20,200 00
United Traction Co. of Pittsburgh, gen. mort., gold, 5s.....	20,750 00	26,100 00
Wabash R. R. Co. (Omaha Div.), 1st mort., gold, 3½s.....	49,750 00	53,500 00
Washington Terminal Co., 1st mort., gold coup., 3½s.....	21,875 00	19,250 00
Western New York & Penna. R. R. Co., 1st mort., 5s.....	42,750 00	46,000 00
	22,900 00	22,400 60

## SCHEDULE A—Concluded.

Bonds and Stocks.		
Description.	Book value.	Market value.
Wheeling Ry. Co., 1st mort., gold coup., 6s.....	\$ 21,300 00	\$ 20,800 00
Wheeling & Lake Erie R. R. Co., 1st lien, gold car trust obligation, series A., 4½s.....	25,000 00	25,000 00
Wheeling & Lake Erie R. R. Co., 1st consol. mort., gold coup., 4s....	21,625 00	21,750 00
Wheeling Traction Co., 1st consol. mort., gold, 5s.....	49,500 00	47,000 00
Wilmington & Chester Traction Co., coll. trust, gold, 5s.....	50,500 00	46,500 00
Wilkesburg & E. Pittsburg St. Ry. Co., 1st mort., coup., 5s.....	54,875 00	52,000 00
Chicago Edison Co., 1st mort., gold, 5s.....	52,250 00	50,000 00
Chicago Suburban Water & Light Co., 1st mort., gold, 5s.....	25,000 00	22,500 00
Decatur Gas & Electric Co., 1st mort., gold, 5s.....	20,500 00	20,000 00
Edison Electric Light Co., stock trust cert., 5s.....	13,325 00	13,910 00
Harrisburg Light, Heat & Power Co., 1st mort., gold, 5s.....	25,500 00	22,500 00
Laclede Gas Light Co., ref. and ext. mort., gold, 5s.....	26,250 00	25,250 00
Lehigh Valley Coal Co., 1st mort., gold, 5s.....	26,850 00	27,250 00
Passaic Steel Co., 1st mort., 5s.....	47,500 00	7,500 00
Pikes Peak Hydro Elec. Co., 1st mort., sink. fund, gold coup., 5s....	23,750 00	17,500 00
Trenton Gas & Electric Co., 1st mort., gold, 5s.....	40,625 00	42,000 00
Union League of Philadelphia, 1st mort., sink fund, gold, 4s.....	50,000 00	50,000 00
United Gas & Electric Co. of N. J., 1st mort., gold coup., 5s.....	.....	2,450 00
Westinghouse Electric & Mfg. Co., gold, deb., cert., 5s.....	24,575 00	23,520 00
West Chester Lighting Co., 1st mort., gold, 5s.....	20,500 00	20,600 00
Chestnut Hill R. R. Co.....	6,401 75	4,200 00
Illinois Southern Ry. Co., com.....	7,650 00	.....
Pennsylvania R. R.....	81,187 50	85,625 00
Philadelphia, Germantown & Norristown R. R. Co.....	30,666 36	49,650 00
Merchants National Bank.....	32,550 00	33,635 00
Union National Bank.....	36,975 00	38,250 00
Fire Association.....	8,947 86	10,385 00
General Adjustment Bureau.....	100 00	100 00
Southern Adjustment Bureau.....	100 00	100 00
Philadelphia Bourse.....	1,000 00	100 00
Philadelphia Bourse, pref.....	375 00	127 50
Underwriters' Salvage Co.....	500 00	625 00
Totals.....	<u>\$4,839,561 23</u>	<u>\$4,862,502 50</u>

## FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 784 and 786 Broad street, Newark, N. J.; incorporated Dec. 3, 1855; commenced business in Illinois March 11, 1874.]

DANIEL H. DUNHAM, President.

A. H. HASSINGER, Secretary.

GEORGE W. MONTGOMERY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,000,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$4,383,169 50</u>

## INCOME.

	Fire.	
Gross premiums.....	\$2,466,183 54	
Deduct gross amount paid for—Reinsurance, fire, \$183,537.99; return premiums, fire, \$398,568.30.....	582,136 29	
Total premiums.....		\$1,881,047 25
Interest on mortgage loans.....	\$120,011 53	
Interest on bonds and dividends on stocks.....	139,511 34	
Interest from other sources.....	4,150 69	
Rents—including company's occupancy of its own buildings.....	5,648 64	
Total interest and rents.....		269,322 20
Increase in book value of ledger assets.....		9,000 00
Total income.....		<u>\$2,162,369 45</u>
Total.....		<u>\$6,545,539 04</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$923,255 10
Deduct amount received for—Salvage, fire, \$4,148.59; reinsurance, fire, \$90,073.35.....	94,221 94
Net amount paid for losses.....	\$829,033 16
Expenses of adjustment, settlement of losses.....	16,294 52
Commissions or brokerage.....	474,909 76
Salaries and expenses of special and general agents.....	34,417 07
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	53,525 41
Rents—including company's occupancy of its own buildings.....	2,860 00
Advertising, printing and stationery.....	14,011 31
Postage, telegrams, telephone and express.....	10,307 97
Legal expenses.....	934 55
Furniture and fixtures.....	687 22
Maps, including corrections.....	3,672 05
Underwriters' boards and tariff associations.....	15,657 61
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	17,914 94
Inspections and surveys.....	4,911 14
Repairs and expenses on real estate.....	195 96
Taxes on real estate.....	7,542 80
State taxes on premiums.....	26,923 67
Insurance department licenses and fees.....	7,970 04
All other licenses, fees and taxes.....	3,360 95
Interest and dividends to stockholders.....	160,000 00
Agents' balances charged off.....	10 03
Loss on sale or maturity of ledger assets.....	1,246 16
Decrease in book value of ledger assets.....	9,978 13
Total disbursements.....	\$1,696,364 45
Balance.....	\$4,849,174 59

## LEDGER ASSETS.

Book value of real estate.....	\$ 212,245 90
Mortgage loans on real estate.....	2,481,325 00
Book value of bonds and stocks (Schedule A).....	1,696,750 00
Cash in office.....	9,188 08
Deposits in trust companies and banks on interest.....	192,303 44
Agents' balances, representing business written subsequent to October 1, last.....	257,345 75
Agents' balances, representing business written prior to October 1, last.....	16 42
Total ledger assets.....	\$4,849,174 59

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	33,053 88
Market value of bonds and stocks over book value.....	827,868 00
Reinsurance due on losses already paid.....	5,007 74
Gross assets.....	\$5,715,104 21

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	16 42
Total admitted assets.....	\$5,715,087 79

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 43,782 41
Losses in process of adjustment or in suspense.....	161,042 43
Losses resisted.....	18,058 60
Total claims for losses.....	\$222,883 44
Deduct reinsurance.....	26,651 26
Net amount of unpaid losses.....	\$ 196,232 18
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 550,619 51
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,205,291 44
Total unearned premiums as computed above.....	1,755,910 95
Principal unpaid on script or certificates of profits authorized or ordered to be redeemed.....	2,359 89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500 00
State, county and municipal taxes due or accrued.....	20,303 04
Total liabilities, except capital stock.....	\$1,975,306 06
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	2,739,781 73
Surplus to policy holders.....	3,739,781 73
Total.....	\$5,715,087 79

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$328,027,089 00	\$3,287,829 68
Written during the year.....	171,594,552 00	2,466,183 54
Totals.....	\$499,621,621 00	\$5,754,013 22
Expired and terminated.....	150,624,084 00	2,238,771 94
In force at end of the year.....	\$348,997,537 00	\$3,515,241 28
Deduct amount reinsured.....	21,689,714 00	177,029 76
Net amount in force.....	<u>\$327,307,823 00</u>	<u>\$3,338,211 52</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 90,279,448 00	\$1,101,239 02
More than one and not more than three years to run.....	179,921,363 00	1,896,055 62
More than three years to run.....	57,107,012 00	650,916 88
Net amount in force Dec. 31, 1909.....	<u>\$327,307,823 00</u>	<u>\$3,338,211 52</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$100,000 00
Losses incurred during the year, fire.....	893,832 76
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$10,713,228 30	\$174,075 00
Less.....	1,572,431 10	.....
Net risks written.....	<u>\$9,140,797 20</u>	<u>\$174,075 00</u>
Gross premiums received.....	\$129,282 36	\$821 00
Less.....	19,068 59	19 44
Net premiums received.....	<u>\$110,213 77</u>	<u>\$801 56</u>
Net losses paid.....	<u>\$49,031 16</u>	<u>\$3 68</u>
Net losses incurred.....	<u>\$48,922 53</u>	<u>\$3 68</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
State of Georgia, 4½s.....	\$ 10,000 00	\$ 10,300 00
City of Bayonne, N. J., school, 5s.....	10,000 00	11,000 00
City of Perth Amboy, N. J., street imp., 4½s.....	20,000 00	20,600 00
City of Perth Amboy, N. J., street imp., 4½s.....	20,000 00	20,600 00
City of Elizabeth, N. J., 4s.....	25,000 00	25,000 00
City of Orange, N. J., 4½s.....	20,000 00	21,700 00
Central R. R., N. J., 5s.....	100,000 00	125,000 00
Consolidated Traction Co., 5s.....	100,000 00	104,500 00
Easton & Amboy R. R. Co., 5s.....	50,000 00	52,500 00
Lehigh Valley Terminal Ry. Co., 5s.....	100,000 00	115,000 00
Morris & Essex, 1st consol., guar., 7s.....	50,000 00	56,375 00
Newark Passenger Ry. Co., 5s.....	50,000 00	54,000 00
New Jersey & New York R. R. Co., 6s.....	20,000 00	20,000 00
New York, Susquehanna & West. R. R. Co., 5s.....	40,000 00	42,400 00
New York & Greenwood Lake R. R. Co., 5s.....	25,000 00	26,750 00
New York, Lake Erie & Western R. R. Dock Imp. Co., 6s.....	20,000 00	20,700 00
No. Hudson County Ry. Co., 5s.....	45,000 00	46,650 00
No. Hudson County Ry. Co., 6s.....	20,000 00	21,000 00
Trenton Passenger Ry. Co., 6s.....	30,000 00	35,400 00
American Dock & Improvement Co., 5s.....	20,000 00	21,750 00

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
Atlantic City, N. J., water, 5s.....	\$ 22,000 00	\$ 24,310 00
Consumers, Heat, Light & Power Co., 5s.....	10,000 00	11,200 00
Hachensack Water Co., 4s.....	20,000 00	17,800 00
Hudson County Gas Co., 5s.....	40,000 00	41,800 00
Newark Consolidated Gas Co., 5s.....	100,000 00	106,000 00
Newark Gas Co., 6s.....	50,000 00	66,000 00
Passaic Water Co., 5s.....	20,000 00	20,000 00
Trenton Gas Electric Co., 5s.....	10,000 00	10,400 00
United Electric Co. of New Jersey, 4s.....	100,000 00	79,500 00
Canadian Northern Ry. Co., Winnipeg Ter., 4½s.....	10,000 00	10,000 00
Consolidated Traction Co.....	40,000 00	30,400 00
Delaware, Lackawanna & Western Ry.....	66,000 00	414,000 00
Morris & Essex R. R. Co.....	80,000 00	147,200 00
Northern R. R. of New Jersey.....	7,200 00	6,480 00
Pennsylvania R. R. Co.....	40,000 00	54,800 00
Rapid Transit Ry. Co.....	15,000 00	36,000 00
United New Jersey R. R. & Canal Co.....	25,000 00	62,500 00
Essex County National Bank.....	20,000 00	58,000 00
Manufacturers National Bank.....	10,000 00	23,500 00
Merchants National Bank.....	20,000 00	50,000 00
National Newark Banking Co.....	40,000 00	146,000 00
National State Bank.....	32,500 00	65,000 00
American Telephone & Telegraph Co.....	84,600 00	120,978 00
Delaware, Lackawanna & Western Coal Co.....	15,000 00	30,000 00
General Adjustment Bureau of New York.....	200 00	200 00
Newark Consolidated Gas Co.....	40,000 00	40,000 00
Underwriters' Salvage Co. of New York.....	1,000 00	1,250 00
Western Adjustment & Inspection Co., Chicago.....	100 00	125 00
Milwaukee Bldg. Assn., Milwaukee, Wis.....	150 00	150 00
Totals.....	<u>\$1,696,750 00</u>	<u>\$2,524,618 00</u>

## FIREMAN'S FUND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 401 California street, San Francisco, Cal.; incorporated May 6, 1863; commenced business in Illinois Mar. 8, 1866.]

WM. J. DUTTON, President.

LOUIS WEINMANN, Secretary.

JOHN MARSHALL, JR., Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,500,000 00</u>
Amount of ledger assets Dec 31, of previous year.....	\$6,509,393 16
Decrease of paid up capital during year.....	<u>100,000 00</u>
Extended at.....	<u>\$6,409,393 16</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$4,542,255 44	\$3,078,478 14	
Deduct gross amount paid for—			
Reinsur., fire, \$574,371.77; mar. and inl., \$1,366,650.51			
Ret. pre., fire, 699,131.98; mar. and inl., 335,467.41	1,273,503 75	1,702,117 92	
Total premiums.....	\$3,268,751 69	\$1,376,360 22	\$4,645,111 91
Interest on mortgage loans.....		21,820 41	
Interest on collateral loans.....		10,531 49	
Interest on bonds and dividends on stocks.....		190,520 88	
Interest from other sources.....		14,964 54	
Rents—including company's occupancy of its own buildings.....		12,156 50	
Total interest and rents.....			249,993 82
Profit on sale or maturity of ledger assets.....			53,387 16
Total income.....			\$4,948,492 89
Total.....			\$11,457,886 05

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$1,775,538 73	\$1,719,846 29	
Deduct amount received for—			
Salvage, fire, \$ 17,445.29; mar. and inl., \$ 68,911.09			
Reinsur., fire, 247,827.90; mar. and inl., 953,465.35	265,273 19	1,022,376 44	
Net amount paid for losses.....	\$1,510,265 54	\$697,469 85	\$2,207,735 39
Expenses of adjustment, settlement of losses.....			39,948 10
Commissions or brokerage.....			730,257 55
Allowances to local agencies for miscellaneous agency expenses.....			16,006 80
Salaries and expenses of special and general agents.....			300,596 37
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			196,977 32
Rents—including company's occupancy of its own buildings.....			29,721 20
Advertising, printing and stationery.....			55,251 57
Postage, telegrams, telephone and express.....			33,887 48
Legal expenses.....			4,752 21
Furniture and fixtures.....			5,074 43
Maps, including corrections.....			10,376 09
Underwriters' boards and tariff associations.....			58,369 51
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			10,362 72
Inspections and surveys.....			19,377 92
Repairs and expenses on real estate.....			37,677 04
Taxes on real estate.....			7,989 39
State taxes on premiums.....			76,039 88
Insurance department licenses and fees.....			27,177 43
All other licenses, fees and taxes.....			3,602 93
Other disbursements, viz: Subscription, \$2,145.65; exchange, \$1,310.62; charities and donations, \$4,900.15; investment expense, \$6,794.37.....			15,150 79
Interest and dividends to stockholders.....			155,000 00
Agent's balances charged off.....			11,833 00
Loss on sale or maturity of ledger assets.....			39,784 20
Total disbursements.....			\$4,092,919 41
Balance.....			\$7,364,966 64

## LEDGER ASSETS.

Book value of real estate.....	\$557,442 39
Mortgage loans on real estate.....	472,120 00
Loans secured by pledge of bonds, stocks or other collaterals.....	233,450 00
Book value of bonds and stocks (Schedule A).....	4,526,510 12
Cash in offices.....	14,179 57
Deposits in trust companies and banks not on interest.....	96,056 33
Deposits in trust companies and banks on interest.....	455,940 43
Agent's balances, representing business written subsequent to October 1, last.....	866,363 70
Agent's balances, representing business written prior to October 1, last.....	32,753 49
Bills receivable, taken for marine and inland risks.....	25,852 79
Cash in hands of London correspondents.....	84,587 82
Total ledger assets.....	\$7,364,966 64

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,763 00
Interest accrued on bonds.....	63,970 58
Interest accrued on collateral loans.....	347 36
Total.....	\$66,080 94
Market value of bonds and stocks over book value.....	33,107 66
Gross assets.....	\$7,464,155 24

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	32,753 49
Total admitted assets.....	\$7,431,401 75

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 27,693 14
Losses in process of adjustment, or in suspense.....	509,610 92
Losses resisted.....	45,330 15
Total claims for losses.....	\$582,634 21
Deduct reinsurance.....	165,937 00
Net amount of unpaid losses.....	\$ 416,697 21
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,089,974 50
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	1,680,491 22
Unearned premiums at 50 per cent on time and automobile risks.....	406,008 83
Unearned premiums at 100 per cent on marine risks.....	23,591 70
Total unearned premiums as computed above.....	3,180,066 25
Reinsurance Lloyds \$307,904.54, 50 per cent.....	153,952 27
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	8,000 00
State, county and municipal taxes due or accrued.....	95,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	175,450 00
Earned dividends to Dec. 31, 1909.....	75,000 00
Total liabilities, except capital stock.....	\$4,104,165 73
Cash capital.....	\$1,500,000 00
Surplus over all liabilities.....	1,827,236 02
Surplus to policy holders.....	3,327,236 02
Total.....	\$7,431,401 75

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks	Premiums.
In force Dec. 31, 1908.....	\$442,841,289 00	\$5,560,007 17	\$ 53,187,629 00	\$1,502,469 84
Written during the year.....	360,355,636 00	4,542,255 44	430,393,006 00	3,078,478 14
Totals.....	\$803,196,925 00	\$10,102,262 61	\$483,580,635 00	\$4,580,947 98
Expired and terminated.....	318,953,228 00	4,091,065 70	424,225,754 00	2,824,304 45
In force at end of the year.....	\$484,243,697 00	\$6,011,196 91	\$59,354,881 00	\$1,756,643 53
Deduct amount reinsured.....	49,949,395 00	670,072 37	27,282,697 00	921,034 17
Net amount in force.....	\$434,294,302 00	\$5,341,124 54	\$320,062,184 00	\$835,609 36

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$171,142,074 00	\$2,179,949 01
More than one and not more than three years to run.....	181,929,663 00	2,178,429 50
More than three years to run.....	81,222,565 00	982,746 03
Net amount in force Dec. 31, 1909.....	\$434,294,302 00	\$5,341,124 54

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 125,000 00
Losses incurred during the year, fire, \$1,464,082.26; ocean marine, \$708,195.28.....	2,172,277 54
Amount loaned to officers and directors.....	5,000 00
Amount loaned to stockholders not officers.....	4,100 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.	Tornado.
Gross risks written.....	\$17,203,814 00	\$2,849,559 00	\$791,245 00
Less.....	5,799,632 00	315,245 00	
Net risks written.....	\$11,404,182 00	\$2,534,314 00	\$791,245 00
Gross premiums received.....	\$198,668 45	\$15,319 78	\$4,544 79
Less.....	59,567 89	4,107 83	
Net premiums received.....	\$139,070 56	\$11,211 95	\$4,544 79
Net losses paid.....	\$76,692 96	\$2,373 56	\$511 26
Net losses incurred.....	\$67,231 72	\$3,084 56	\$496 26

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States Bonds, reg., 4s.....	\$188,500 00	\$172,500 00
City and County of San Francisco, fire protection, 5s.....	28,457 50	28,437 50
City and County of San Francisco, fire protection, 5s.....	28,712 50	28,717 50
City and County of San Francisco, fire protection, 5s.....	27,966 00	28,555 00
City and County of San Francisco, fire protection, 5s.....	28,020 00	28,625 00
City and County of San Francisco, fire protection, 5s.....	5,870 00	5,621 50
City and County of San Francisco, fire protection, 5s.....	5,899 00	5,643 00
City and County of San Francisco, fire protection, 5s.....	23,802 00	22,720 00
City and County of San Francisco, fire protection, 5s.....	23,894 00	22,784 00
City of San Bernardino, school district No. 5, 5s.....	21,560 00	21,560 00
City of San Buenaventura, municipal imp., 5s.....	1,125 00	1,122 10
City of San Buenaventura, municipal imp., 5s.....	4,500 00	4,502 80
City of San Buenaventura, municipal imp., 5s.....	5,209 00	5,194 32
City of San Buenaventura, municipal imp., 5s.....	5,224 00	5,209 50
Baker City, Ore., school, 6s.....	4,940 00	5,150 00
Dalles City, Ore., water, 6s.....	10,400 00	10,000 00
Los Angeles, city school district, 4s.....	10,000 00	10,000 00
Rose School District, Imperial County, California (\$400 due each year)	3,075 00	3,101 56
California Northwestern Ry. Co., San Francisco, 5s.....	34,765 00	34,850 00
California Street Cable R. R. Co., San Francisco, 5s.....	16,229 00	16,160 00
Los Angeles Ry. Co. of California, 5s.....	138,435 00	134,687 50
Los Angeles Pacific R. R. Co., 1st consol., 5s.....	37,315 00	35,785 00
Los Angeles Pacific R. R. Co. of California, 1st refund., 5s.....	106,340 00	101,500 00
Los Angeles Pacific Co., gen. consol., 5s.....	51,250 00	45,000 00
Market Street Cable Ry. Co. of San Francisco, 6s.....	52,350 00	51,625 00
Market Street Ry. Co. of California, San Francisco, 5s.....	153,200 00	152,250 00
North Pacific Coast R. R. Co., gen. mort., San Francisco, 5s.....	69,150 00	63,000 00
Northern Ry. Co. of California, 5s.....	23,600 00	22,700 00
Oakland Traction, consol., 5s.....	92,250 00	85,500 00
Oakland Transit Co. of California, 6s.....	33,550 00	32,325 00
Oakland Transit, 1st consol., 6s.....	8,517 50	7,420 00
Omnibus Cable Co., San Francisco, 6s.....	157,050 00	153,367 50
Pacific Electric Ry. Co., Los Angeles, 5s.....	100,525 00	99,987 50
Park and Cliff House Ry. Co., San Francisco, 6s.....	5,250 00	5,000 00
Petaluma and Santa Rosa Ry. Co., 5s.....	39,115 00	34,200 00
Powell Street Ry. Co., San Francisco, 6s.....	6,125 00	6,000 00
Presidio and Ferris R. R. Co., San Francisco, 5s.....	69,000 00	69,000 00
San Francisco and North Pacific Ry. Co., 5s.....	10,550 00	10,500 00
San Francisco, Oakland and San Jose Ry., Oakland, 6s.....	173,227 00	174,487 50
San Francisco and San Joaquin Valley Ry. Co., 5s.....	28,675 00	28,437 50
San Jose and Alum Rock Ry., San Jose, 6s.....	8,200 00	8,000 00
San Jose and Santa Clara County R. R. Co., San Jose, 4½s.....	95,325 00	90,000 00
San Jose and Santa Clara County R. R., San Jose, 6s.....	9,737 50	9,500 00
Southern Pacific Branch Ry. Co. of California, 6s.....	21,000 00	20,080 00
Southern Pacific R. R. Co., 1st refund., 4s.....	190,305 00	189,500 00



## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
South Pacific Coast Ry. Co., California, guaranteed, 4s.	\$213,400 00	\$198,000 00
Sutter Street Ry. Co., San Francisco, 5s.	56,125 00	54,000 00
Union Traction Co., Santa Cruz, 5s.	20,000 00	23,125 00
Western Pacific Ry. Co., San Francisco, 5s.	97,595 00	97,750 00
Bay Counties Power Co., San Francisco, 5s.	25,710 00	25,312 50
Blue Lakes Water Co., San Francisco, 6s.	16,015 00	16,200 00
California Central Gas and Electric Co., 5s.	25,625 00	25,375 00
California Gas & Electric Corporation, San Francisco, 5s.	61,235 00	71,250 00
Contra Costa Water Co., San Francisco, 5s.	44,520 00	44,000 00
Edison Electric Co., Los Angeles, 1st refund, 5s.	78,253 10	76,000 00
Edison Light & Power Co., San Francisco, 6s.	7,582 00	7,490 00
Farm Land Investment Co., California, 6s.	9,900 00	9,900 00
Keswick Electric Power Co., San Francisco, 5s.	20,300 00	20,000 00
Los Angeles Lighting Co., 5s.	10,200 00	10,125 00
Nevada County Electric Power Co., Grass Valley, 6s.	27,950 00	28,080 00
Northern California Power Co., San Francisco, 5s.	36,592 50	36,000 00
Northern California Power Co., consol., 5s.	40,500 00	40,950 00
Northern Electric Co., California, 5s.	73,125 00	67,500 00
Oakland Gaslight and Heat Co., 5s.	108,403 00	105,787 50
Pacific Gas & Electric Co. of California, 5s.	48,715 00	48,750 00
Pacific Gas Improvement Co., San Francisco, 4s.	45,725 00	43,750 00
Pacific Telephone & Telegraph Co., San Francisco, 5s.	102,791 67	100,250 00
Risdon Iron & Locomotive Works, San Francisco, 5s.	72,461 00	69,350 00
Sacramento Electric Gas & Ry. Co., 5s.	7,855 00	8,120 00
San Francisco Dry Dock Co., 5s.	26,250 00	25,500 00
San Francisco Gas & Electric Co., 4 1/2s.	78,624 00	74,000 00
Siskiyou Electric Power Co., Yreka, 6s.	11,000 00	11,000 00
South Yuba Water Co., Yuba County, 6s.	17,360 00	17,280 00
Spring Valley Water Works, San Francisco, 4s.	144,160 00	133,875 00
Standard Electric Co. of California, 5s.	22,007 00	23,125 00
Sunset Telephone & Telegraph Co., San Francisco, 6s.	11,660 00	11,275 00
Sunset Telephone & Telegraph Co., consol., 5s.	144,225 00	145,600 00
United Electric, Gas & Power Co., 1st consol., Los Angeles, 5s.	21,088 85	20,000 00
United Gas & Electric Co., 5s.	4,000 00	3,980 00
Union Iron Works Dry Dock Co., San Francisco, 6s.	21,500 00	40,850 00
Valley Counties Power Co., 5s.	43,355 00	50,250 00
American National Bank of San Francisco.	6,500 00	6,500 00
Anglo & London Paris National Bank, San Francisco.	42,900 00	43,500 00
Bank of California, San Francisco.	211,967 00	252,320 00
Bankers Trust Co. of Oakland.	5,000 00	5,000 00
Bank of San Francisco.	5,500 00	4,500 00
First National Bank of Los Angeles.	4,400 00	4,840 00
Mercantile Trust Co., San Francisco.	30,000 00	44,000 00
Merchants Bank and Trust Co., Los Angeles.	5,150 00	3,740 00
National Bank of D. O. Mills & Co., Sacramento.	41,750 00	45,500 00
San Francisco National Bank.	68,654 50	79,110 00
Security Savings Bank, San Francisco.	38,150 00	33,000 00
Seaboard Bank, San Francisco.	880 00	800 00
Union Trust Co. of San Francisco.	18,000 00	25,000 00
Mission Rock Co., San Francisco.	6,560 00	3,280 00
Pacific States Telephone & Telegraph Co., pref.	69,100 50	72,071 00
Pacific States Telephone & Telegraph Co., com.	—	22,500 50
Spring Valley Water Co., San Francisco.	18,000 00	40,050 00
Totals.	<u>\$4,526,510 12</u>	<u>\$4,559,617 78</u>

## FRANKLIN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 419 10th street, N. W., Washington, D. C.; incorporated Apr. 9, 1818; commenced business in Illinois Mar. 1, 1910.]

JAMES L. NORRIS, President.

WILLIAM P. YOUNG, Secretary.

JOHN D. CORY, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid up in cash.	<u>\$125,000 00</u>
Amount of ledger assets Dec. 31 of previous year.	<u>\$320,653 34</u>

## INCOME.

	Fire.	
Gross premiums.....	\$12,482 32	
Deduct gross amount paid for—Reinsurance, fire, \$807.02; return premiums, fire, \$1,249.74.....	2,056 76	
Total premiums.....		\$10,425 56
Interest on mortgage loans.....	\$11,871 97	
Interest on bonds and dividends on stocks.....	2,536 80	
Rents—including company's occupancy of its own buildings.....	3,714 55	
Total interest and rents.....		18,123 32
Increase in book value of ledger assets.....		59,067 55
Total income.....		\$87,616 43
Total.....		<u>\$406,289 77</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$746 34	
Deduct amount received for reinsurance, fire.....	37 96	
Net amount paid for losses.....		\$ 726 38
Expenses of adjustment, settlement of losses.....		5 00
Commissions or brokerage.....		846 00
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		4,828 50
Rents—including company's occupancy of its own buildings.....		900 00
Advertising, printing and stationery.....		196 41
Postage, telegrams, telephone and express.....		295 94
Repairs and expenses on real estate.....		779 21
Taxes on real estate.....		635 94
State taxes on premiums.....		167 03
Insurance department licenses and fees.....		62 09
Interest and dividends to stockholders.....		14,400 00
Decrease in book value of ledger assets.....		1,705 00
Total disbursements.....		<u>\$25,547 50</u>
Balance.....		<u>\$382,722 27</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 74,335 95
Mortgage loans on real estate.....	239,750 00
Book value of bonds and stocks (Schedule A).....	58,895 00
Cash in office.....	200 00
Deposits in trust companies and banks not on interest.....	8,110 39
Agent's balances, representing business written subsequent to October 1, last.....	1,252 50
Agent's balances, representing business written prior to October 1, last.....	178 43
Total ledger assets.....	<u>\$382,722 27</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,385 17
Interest accrued on bonds.....	18 40
Interest due on other assets.....	1,368 00
Total.....	3,771 57
Gross assets.....	<u>\$386,493 84</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 178 43
Book value of ledger assets over market value, viz: Bonds and real estate.....	1,354 85
Total.....	1,533 28
Total admitted assets.....	<u>\$384,960 56</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$40 00	
Losses in process of adjustment, or in suspense.....	15 00	
Net amount of unpaid losses.....		\$ 55 00
Cash dividends remaining unpaid, to stockholders.....		4,712 50
Commissions, brokerage and other charges due or to become due to agents and brokers.....		269 97
Return premiums.....		111 92
Total liabilities, except capital stock.....		\$ 5,149 39
Cash capital.....	\$125,000 00	
Surplus over all liabilities.....	254,811 17	
Surplus to policy holders.....		379,811 17
Total.....		\$384,960 56

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$3,802,164 00	\$26,643 23
Written during the year.....	2,368,595 00	12,482 32
Totals.....	\$6,170,759 00	\$39,125 55
Expired and terminated.....	2,082,138 00	14,076 77
In force at end of the year.....	\$4,088,621 00	\$25,048 78
Deduct amount reinsured.....	4,088,621 00	25,048 78

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$20,000 00
Losses incurred during the year, fire.....	781 38
Amount loaned to officers and directors.....	10,000 00
Amount loaned to stockholders not officers.....	Nothing

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Washington Market Co., Washington, D. C., 5s.....	\$ 1,030 00	\$ 1,040 00
Washington Gas Light Co., Washington, D. C., 4s.....	100 00	100 00
Washington Gas Light Co., Washington, D. C., 6s.....	858 00	834 60
National Bank of Washington, Washington, D. C.....	53,895 00	53,010 00
Washington Gas Light Co.....	3,042 00	3,061 50
Totals.....	\$58,895 00	\$58,046 10

## THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 421 Walnut street, Philadelphia, Pa.; incorporated, Apr. 22, 1829; commenced business in Illinois Feb. 10, 1870.]

ALFRED E. DUNCAN, President.

EZRA T. CRESSON, Secretary.

E. W. LYMAN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$400,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$2,702,753 71
Add commission erroneously deducted from assets 1908.....	20,182 79
Extended at.....	\$2,722,936 50

## INCOME.

	Fire.	
Gross premiums.....	\$1,442,951 01	
Deduct gross amount paid for—Reinsurance, fire, \$46,946.34; return premiums, fire, \$187,577.96.....	234,524 30	
Total premiums (other than perpetuals).....		\$1,208,426 71
Deposit premiums on perpetual risks.....		12,717 95
Interest on mortgage loans.....	\$ 2,675 94	
Interest on bonds and dividends on stocks.....	93,295 77	
Interest on deposits in trust companies and banks.....	1,797 81	
Rents—including company's occupancy of its own buildings.....	9,491 13	
Total interest and rents.....		107,260 65
From other sources, viz: Transfer fees (perpetual), \$822.50; home commissions, \$1,802.74.....		2,625 24
Agent's balances previously charged off.....		291 94
Profit on sale or maturity of ledger assets.....		3,051 20
Total income.....		<u>\$1,334,373 09</u>
Total.....		<u>\$4,057,310 19</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$532,257 23	
Deduct amount received for—Salvage, fire, \$10,573.82; reinsurance, fire, \$20,395.03.....	30,968 85	
Net amount paid for losses.....		\$501,288 38
Expenses of adjustment, settlement of losses.....		7,899 58
Commissions or brokerage.....		254,433 39
Allowances to local agencies for miscellaneous agency expenses.....		5,811 40
Salaries and expenses of special and general agents.....		50,363 14
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		65,444 91
Rents—including company's occupancy of its own buildings.....		8,887 29
Advertising, printing and stationery.....		14,294 06
Postage, telegrams, telephone and express.....		10,126 05
Legal expenses.....		786 10
Furniture and fixtures.....		147 00
Maps, including corrections.....		9,302 50
Underwriters' boards and tariff associations.....		12,538 58
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,326 36
Inspections and surveys.....		4,236 36
Repairs and expenses on real estate.....		5,484 11
Taxes on real estate.....		2,690 94
State taxes on premiums.....		20,543 10
Insurance department licenses and fees.....		6,783 15
All other licenses, fees and taxes.....		4,462 46
Other disbursements, viz: Incidental expenses, \$5,835.28; reinsurance deposit, \$258.75.....		6,094 03
Deposit premiums returned.....		32,596 05
Interest and dividends to stockholders.....		48,000 00
Loss on sale or maturity of ledger assets.....		8,049 62
Decrease in book value of ledger assets.....		7,187 50
Total disbursements.....		<u>\$1,090,776 06</u>
Balance.....		<u>\$2,966,534 13</u>

## LEDGER ASSETS.

Book value of real estate.....	\$165,890 26
Mortgage loans on real estate.....	42,135 00
Book value of bonds and stocks (Schedule A).....	2,465,239 14
Cash in office.....	1,342 49
Deposits in trust companies and banks on interest.....	70,310 37
Agent's balances, representing business written subsequent to October 1, last.....	219,628 02
Agent's balances, representing business written prior to October 1, last.....	1,988 85
Total ledger assets.....	<u>\$2,966,534 13</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	692 02
Market value of real estate over book value.....	14,109 74
Market value of bonds and stocks over book value.....	12,725 86
Other non-ledger assets, viz: Reinsurance deposit account.....	753 75
Gross assets.....	<u>\$2,994,815 50</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.	\$ 1,988 85
Book values of ledger assets over market value, viz: Mortgages, \$500;	
Interest account, \$60	560 00
Special deposits to secure liabilities in Virginia	19,800 00
Total	\$22,348 85
Total admitted assets	\$2,972,466 65

## LIABILITIES.

Losses adjusted and unpaid, due and not due	\$ 4,301 20	
Losses in process of adjustment, or in suspense	101,410 35	
Losses resisted	3,596 10	
Total claims for losses	\$109,307 65	
Deduct reinsurance	5,053 90	
Net amount of unpaid losses		\$104,253 75
Unearned premiums at 50 per cent on fire risks running one year or less	\$414,259 78	
Unearned premiums <i>pro rata</i> on fire risks running more than one year	574,323 15	
Total unearned premiums as computed above		988,582 93
Amount reclaimable by the insured on perpetual fire insurance policies		759,217 16
State, county and municipal taxes due or accrued		20,900 86
Commissions, brokerage and other charges due or to become due to agents and brokers		23,386 61
Return premiums		5,500 00
Total		\$1,901,841 31
Less liabilities secured by special deposits in Virginia, losses, \$420.00; unearned premiums, \$3,745.40		4,165 40
Total liabilities, except capital stock		\$1,897,675 91
Cash capital	\$400,000 00	
Surplus over all liabilities	674,790 74	
Surplus to policy holders		1,074,790 74
Total		\$2,972,466 65

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908	\$145,595,278 00	\$1,717,625 66
Written during the year	123,280,468 00	1,442,951 01
Totals	\$268,875,746 00	\$3,160,476 67
Expired and terminated	93,947,148 00	1,180,653 00
In force at end of the year	\$174,928,598 00	\$1,979,823 67
Deduct amount reinsured	5,686,820 00	65,553 14
Net amount in force	\$169,241,778 00	\$1,914,270 53
Perpetual risks not included above, \$39,899,485.00; premiums on same, \$329,397.11.		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$61,324,163 00	\$828,519 56
More than one and not more than three years to run	78,341,413 00	751,013 45
More than three years to run	29,576,202 00	334,737 52
Net amount in force Dec. 31, 1909	\$169,241,778 00	\$1,914,270 53

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$ 25,000 00
Losses incurred during the year, fire, \$509,291.83; tornado, \$1.70	509,293 83
Amount loaned to officers and directors	Nothing
Amount loaned to stockholders not officers	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

	Fire.	Tornado.
Gross risks written.....	\$6,173,266 64	\$54,800 00
Less.....	1,644,741 00	1,500 00
Net risks written.....	\$4,528,525 64	\$53,300 00
Gross premiums received.....	\$73,750 01	\$324 35
Less.....	15,314 25	4 50
Net premiums received.....	\$58,435 76	\$319 85
Net losses paid.....	\$23,197 87	.....
Net losses incurred.....	\$21,762 31	.....

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Allegheny City, Pa., school, ser. E., 4s.....	\$ 15,000 00	\$ 15,000 00
Allegheny County, Pa., road imp., 4s.....	10,000 00	10,200 00
Allegheny County, Pa., road imp., 4s.....	20,000 00	20,400 00
Braddock, Pa., fund. and street imp., 4s.....	4,000 00	4,040 00
Braddock, Pa., fund. and street imp., 4s.....	4,000 00	4,040 00
Braddock, Pa., fund. and street imp., 4s.....	4,000 00	4,040 00
Braddock, Pa., fund. and street imp., 4s.....	4,000 00	4,040 00
Camden, N. J., city of, 4s.....	5,216 67	5,100 00
Cameron County, Pa., refund., reg., 4s.....	20,000 00	20,400 00
Dayton, O., sewer, 5s.....	5,712 50	5,100 00
Dayton, O., street paving, 5s.....	23,425 00	21,400 00
Downingtown, Pa., water, 4s.....	7,315 00	7,350 00
Monongahela City, Pa., refund., 3s.....	3,000 00	3,000 00
Monongahela City, Pa., refund., 3s.....	3,000 00	3,000 00
Monongahela City, Pa., refund., 3s.....	3,000 00	3,000 00
Monongahela City, Pa., refund., 3s.....	3,000 00	3,000 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,970 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,970 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,970 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,970 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,970 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,940 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,940 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,940 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,940 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,940 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,910 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,910 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,910 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,910 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,880 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,880 00
Monongahela City, Pa., refund., 3s.....	3,000 00	2,880 00
Norfolk, Va., city of, appropriation, 4s.....	9,775 00	9,900 00
Norfolk, Va., city of, park place imp., 4s.....	9,775 00	9,900 00
Philadelphia, City, 4s.....	50,000 00	52,500 00
Philadelphia, City, 4s.....	100,000 00	105,000 00
Sandusky, O., (wharves and landing), 5s.....	2,210 00	2,080 00
Sandusky, O., (wharves and landing), 5s.....	3,322 50	3,120 00
Sandusky, O., (wharves and landing), 5s.....	3,333 75	3,150 00
Sandusky, O., (wharves and landing), 5s.....	3,341 25	3,180 00
Sandusky, O., (wharves and landing), 5s.....	3,352 50	3,210 00
Sandusky, O., (wharves and landing), 5s.....	3,360 00	3,240 00
Sandusky, O., (wharves and landing), 5s.....	3,367 50	3,300 00
Sandusky, O., (wharves and landing), 5s.....	3,378 75	3,330 00
Sandusky, O., (wharves and landing), 5s.....	3,386 25	3,360 00
Sandusky, O., (wharves and landing), 5s.....	3,393 75	3,360 00
Sandusky, O., (wharves and landing), 5s.....	3,397 50	3,360 00
Sandusky, O., (wharves and landing), 5s.....	3,405 00	3,360 00
Sewickly, Pa., school, 5s.....	1,500 00	1,530 00
Sewickly, Pa., school, 5s.....	1,500 00	1,545 00
Sewickly, Pa., school, 5s.....	1,570 22	1,560 00
Sewickly, Pa., school, 5s.....	2,083 62	2,120 00
Sewickly, Pa., school, 5s.....	2,083 62	2,140 00
Sewickly, Pa., school, 5s.....	523 41	535 00

## SCHEDULE A—Concluded.

Description.	Bonds and Stocks.	Book value.	Market value.
Baltimore & Ohio R. R., prior lien, gold, 3½s.....		\$ 23,937 50	\$ 23,750 00
Baltimore & Ohio R. R., refund. mort., gold, 4s.....		43,375 00	42,300 00
Camden & Atlantic R. R., consol., 6s.....		16,622 50	15,600 00
Camden & Atlantic R. R., consol., reg., 5s.....		11,550 00	11,330 00
Central Pacific Ry., 1st ref., 4s.....		47,766 67	49,500 00
Chesapeake & Ohio Ry., equip., Tr., series E., 4s.....		24,598 05	24,750 00
Chesapeake & Ohio Ry., equip., Tr., series F., 4s.....		24,458 89	24,750 00
Chesapeake & Ohio Ry., equip., trust, 4s.....		14,542 50	14,850 00
Chicago, Rock Island & Pacific Ry., equip., tr., 4½s.....		19,292 00	20,400 00
Chicago, Rock Island & Pacific Ry., equip., tr., (Feb. 1914), 4½s.....		16,082 00	17,340 00
Chicago, Rock Island & Pacific Ry., equip., tr., (Aug. 1914), 4½s.....		14,139 00	15,300 00
Chicago, Rock Island & Pacific Ry., equip., tr., 4½s.....		8,454 60	9,180 00
Chicago, Rock Island & Pacific Ry., equip., tr., (Feb. 1916), 4½s.....		2,799 60	3,060 00
Chicago, Rock Island & Pacific Ry., equip., tr., (Aug. 1916), 4½s.....		5,581 20	6,120 00
Chicago, Rock Island & Pacific Ry., gold, series P., 4s.....		49,313 88	47,000 00
Chicago, Rock Island & Pacific, 1st refund., 4s.....		19,050 00	18,400 00
Elmira & Williamsport R. R. Co., 5s.....		9,950 00	11,000 00
Erie R. R. Co., equip., tr., series I., 4s.....		19,108 33	20,000 00
Erie R. R. Co., equip., tr., series I., 4s.....		4,696 94	5,000 00
Erie R. R. Co., equip., tr., series I., 4s.....		4,659 44	5,000 00
Erie R. R. Co., equip., tr., series I., 4s.....		4,539 45	5,000 00
Erie R. R. Co., equip., tr., series I., 4s.....		8,973 89	10,000 00
Erie R. R. Co., equip., tr., series N., 5s.....		11,000 00	11,000 00
Erie R. R. Co., equip., tr., series N., 5s.....		17,000 00	17,000 00
Erie R. R. Co., equip., tr., series N., 5s.....		22,000 00	21,780 00
Erie & Pittsburgh R. R. Co., cons. gold, 3½s.....		49,640 97	47,500 00
Erie & Western Transportation Co., 20 yrs., 4s.....		25,000 00	25,500 00
Huntingdon & Broad Top R. R., 1st mort., ext., 4s.....		21,025 00	19,600 00
Iron Mountain R. W., car trust, series N., reg., 5s.....		25,000 00	25,250 00
Lehigh Valley R. R., equip., trust, gold, 4½s.....		50,000 00	51,000 00
Lehigh Valley R. R., gen. consol., 4s.....		50,000 00	48,500 00
Long Island R. R., refund., gold, 4s.....		50,000 00	50,000 00
New York Central & Hudson River R. R., reg., (Lake Shore), 3½s.....		52,831 85	49,200 00
New York, Phil. & Norfolk R. R., 1st mort., gold, 4s.....		50,000 00	50,000 00
New York, Phila. & Norfolk R. R., coll. trust, 4s.....		23,950 00	24,750 00
Norfolk & Western R. R., 1st consol., gold, 4s.....		20,000 00	20,000 00
Norfolk & Western R. R., equip. trust, gold, 4s.....		73,801 66	75,000 00
Norfolk & Western R. R., Ry. gen. gold, 4s.....		46,060 56	47,500 00
Norfolk & Western, equip. trust, 4s.....		29,575 00	29,700 00
Pennsylvania R. R., col. trust loans, 4½s.....		46,200 00	45,900 00
Pennsylvania Co., col. trust, gold, 3½s.....		98,146 02	98,000 00
Pennsylvania Co., forty years trust, 3½s.....		46,756 25	47,500 00
Pennsylvania Co., gold, 4s.....		49,500 00	50,000 00
Pennsylvania R. R. Co., 3 years, col. gold, notes, 5s.....		29,041 67	30,000 00
Philadelphia, Baltimore & Washington R. R. Co., serial, 4s.....		12,000 00	12,240 00
Philadelphia, Baltimore & Washington R. R. Co., serial, 4s.....		7,000 00	7,140 00
Philadelphia, Baltimore & Washington R. R. Co., serial, 4s.....		1,000 00	1,020 00
Pittsburg, Cincinnati, Chicago & St. Louis R. R., consol., gold, 3½s.....		50,000 00	47,500 00
Richmond-Washington Co., col. trust, 4s.....		10,000 00	10,100 00
Rio Grande Western R. R., 1st consol., gold, 4s.....		22,894 45	21,250 00
River Front R. R., 1st mort., reg., 4½s.....		16,780 00	16,320 00
St. Louis & San Francisco R. R., gen. lien, 5s.....		32,025 00	31,500 00
St. Louis, Iron Mt. & Southern Ry. Co., series I., 5s.....		14,654 17	15,150 00
Shamokin, Sunbury & Lewisburg R. R., 1st mort., 5s.....		10,594 45	10,300 00
Southern Ry. Co., equip. trust, 4s.....		46,138 89	49,500 00
West Jersey & Seashore R. R., consol., gold, 3½s.....		100,000 00	97,000 00
West Jersey & Seashore R. R., consol. gold, 4s.....		25,000 00	25,750 00
Williamington & Northern R. R., stock trust cert., gold, 4s.....		64,847 77	63,700 00
Williamington & Weldon R. R., gen., gold, 4s.....		50,000 00	51,000 00
Delaware River Ferry Co., gold, 5s.....		4,000 00	4,120 00
Edison Electric Light Co., gold trust cert., reg., 5s.....		29,775 00	32,700 00
Girard Point Storage Co., reg., 3½s.....		16,329 83	18,000 00
Infantry Battalion, State Fencibles, N. G., Pa., reg., (Phila.), 6s.....		1,300 00	1,300 00
Lehigh Coal and Navigation Co., ext., reg., 4s.....		10,000 00	10,200 00
Market Street Elevated Passenger R. W. Co., 4s.....		50,000 00	49,000 00
Newport & Cincinnati Bridge Co., gen., gold, 4½s.....		25,000 00	25,500 00
Philadelphia Co., Pittsburg, Pa., 1st mort., coll. trust, 5s.....		50,000 00	52,500 00
Philadelphia Rapid Transit, coll. trust, gold, 5s.....		25,000 00	25,750 00
Spanish-American Iron Co., 1st mort., S. F., gold, 6s.....		24,979 16	26,000 00
Susquehanna Coal Co., 6s.....		16,825 00	15,600 00
United Railways Co. of St. Louis, Mo., gen., gold, 4s.....		45,672 21	43,000 00
Washington Terminal Co., 1st mort., 3½s.....		18,400 00	18,400 00
Girard National Bank of Philadelphia.....		7,234 00	10,325 00
Totals.....		\$2,465,239 14	\$2,477,965 00

# FREEHOLDERS' INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

[Located at Topeka, Kan., incorporated Dec. 22, 1904; commenced business in Illinois Oct. 15, 1907.]

THOMAS PAGE, President.

G. A. BAILEY, Secretary

JAMES I. NAGHTEN, Attorney in Illinois at Chicago.

### CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$328,766 21</u>

### INCOME.

	Fire.	
Gross premiums.....	\$277,430 22	
Deduct gross amount paid for—Reinsurance, fire, \$29,716.18; return premiums, fire, \$79,049.60.....	<u>108,765 78</u>	
Total premiums.....		\$168,664 45
Interest on mortgage loans.....	\$17,830 50	
Interest on collateral loans.....	100 00	
Interest on bonds and dividends on stocks.....	<u>414 47</u>	
Total interest and rents.....		18,344 97
Total income.....		<u>\$187,009 41</u>
Total.....		<u>\$515,775 62</u>

### DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$98,590 20	
Deduct gross amount received for—Salvage, fire, \$496.21; reinsurance, fire, \$11,126.63.....	<u>11,622 84</u>	
Net amount paid for losses.....		\$86,967 36
Expenses of adjustment, settlement of losses.....		1,145 41
Commissions or brokerage.....		43,847 45
Salaries and expenses of special and general agents.....		9,664 59
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		12,296 09
Rents—including company's occupancy of its own buildings.....		750 00
Advertising, printing and stationery.....		2,321 68
Postage, telegrams, telephone and express.....		1,432 88
Legal expenses.....		137 87
Furniture and fixtures.....		30 25
Maps, including corrections.....		416 08
Underwriters' board and tariff associations.....		503 18
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		533 20
Inspections and surveys.....		409 00
Taxes on real estate.....		1,652 32
State taxes on premiums.....		1,384 48
Insurance department licenses and fees.....		581 00
All other licenses, fees and taxes.....		1,103 25
Other disbursements, viz: 1908 expense reserved, \$53.72; 1908 reinsurance, \$1,262.46; general office expense, \$355.40 general office Arkansas, \$100.73; general office Colorado, \$180.00; loan department, \$44.15.....		1,996 46
Agents' balances charged off.....		<u>97 53</u>
Total disbursements.....		<u>\$167,270 08</u>
Balance.....		<u>\$348,505 54</u>



## LEDGER ASSETS.

Mortgage loans on real estate.....	\$314,212 00
Loans secured by pledge of bonds, stocks or other collaterals.....	1,500 00
Cash in office.....	3,927 57
Deposits in trust companies and banks not on interest.....	6,038 77
Agent's balances, representing business written subsequent to October 1, last.....	22,665 82
Agent's balances, representing business written prior to October 1, last.....	161 38
<b>Total ledger assets.....</b>	<b>\$348,505 54</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5,629 78
Interest accrued on collateral loans.....	20 00
<b>Total.....</b>	<b>5,649 78</b>
Other non-ledger assets, viz: Stationery and supplies, \$2,760.55; furniture and fixtures, \$1,021.98; fire maps, \$1,331.47.....	5,114 00
<b>Gross assets.....</b>	<b>\$359,269 32</b>

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$2,760 55
Furniture, fixtures and safes.....	1,021 98
Agent's balances, representing business written prior to October 1, last.....	161 38
Maps.....	1,331 47
<b>Total.....</b>	<b>5,275 38</b>
<b>Total admitted assets.....</b>	<b>\$353,993 94</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$18,952 03
Losses in process of adjustment, or in suspense.....	14,940 19
Losses resisted.....	2,650 00
<b>Total claims for losses.....</b>	<b>\$36,542 22</b>
Deduct reinsurance.....	7,780 19
<b>Net amount of unpaid losses.....</b>	<b>\$ 28,762 03</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$63,459 97
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	38,772 94
<b>Total unearned premiums as computed above.....</b>	<b>102,232 91</b>
State, county and municipal taxes due or accrued.....	3,665 01
Commissions, brokerage and other charges due or to become due to agents and brokers.....	594 32
Reinsurance premiums.....	2,703 26
All other liabilities, viz: Traveling expense, \$72.25; salary, \$1,325.00.....	1,397 25
<b>Total liabilities, except capital stock.....</b>	<b>\$139,354 78</b>
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	14,639 16
<b>Surplus to policy holders.....</b>	<b>214,639 16</b>
<b>Total.....</b>	<b>\$353,993 94</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$13,401,668 00	\$169,136 02
Written during the year.....	19,157,323 00	277,430 22
<b>Totals.....</b>	<b>\$32,558,981 00</b>	<b>\$446,566 24</b>
Expired and terminated.....	15,411,011 00	224,933 03
<b>In force at end of the year.....</b>	<b>\$17,147,970 00</b>	<b>\$221,633 21</b>
Deduct amount reinsured.....	2,972,262 00	31,564 41
<b>Net amount in force.....</b>	<b>\$14,175,708 00</b>	<b>\$190,068 80</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$8,184,256 00	\$126,919 95
More than one and not more than three years to run.....	5,413,661 00	55,093 37
More than three years to run.....	597,798 00	8,055 48
Net amount in force Dec. 31, 1909.....	<u>\$14,175,708 00</u>	<u>\$190,068 80</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$10,500 00
Losses incurred during the year, fire, \$95,461.34; tornado, \$706.33.....	96,367 67
Amount loaned to officers and directors.....	8,700 00
Amount loaned to stockholders not officers.....	<u>1,200 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,159,609 00
Less.....	410,022 00
Net risks written.....	<u>\$1,749,587 00</u>
Gross premiums received.....	\$24,480 17
Less.....	4,952 29
Net premiums received.....	<u>\$19,527 88</u>
Net losses paid.....	<u>\$8,486 27</u>
Net losses incurred.....	<u>\$8,723 29</u>

## GEORGIA HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at] 104 1/2 Broad street, Columbus, Ga.; incorporated 1859; commenced business in Illinois Sept. 1903.]

RHODES BROWNE, President.

WM. C. COART, Secretary.

NATHAN KLEE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$300,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,224,310 19</u>

## INCOME.

	Fire.
Gross premiums.....	\$1,169,855 73
Deduct gross amount paid for—Reinsurance, fire, \$209,004.41; return premiums, fire, \$214,253.53.....	423,257 94
Total premiums.....	<u>\$746,597 79</u>
Interest on mortgage loans.....	\$9,199 94
Interest on collateral loans.....	1,884 98
Interest on bonds and dividends on stocks.....	28,558 64
Interest from other sources.....	1,683 35
Rents—including company's occupancy of its own buildings.....	<u>8,967 85</u>
Total interest and rents.....	50,294 76
Profit on sale or maturity of ledger assets.....	5,069 20
Increase in book value of ledger assets.....	<u>22,125 00</u>
Total income.....	<u>\$824,086 75</u>
Total.....	<u>\$2,048,396 94</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$519,801 88
Deduct amount received for—Reinsurance, fire.....	91,283 33
Net amount paid for losses.....	\$428,518 55
Expenses, of adjustment, settlement of losses.....	7,059 72
Commissions or brokerage.....	156,125 33
Allowances to local agencies for miscellaneous agency expenses.....	9,711 06
Salaries and expenses of special and general agents.....	35,295 41
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	41,247 75
Rents—including company's occupancy of its own buildings.....	1,800 00
Advertising, printing and stationery.....	6,977 53
Postage, telegrams, telephone and express.....	4,898 51
Legal expenses.....	2,219 83
Furniture and fixtures.....	875 23
Maps, including corrections.....	2,564 14
Underwriters' boards and tariff associations.....	11,331 92
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	1,201 70
Inspections and surveys.....	224 96
Repairs and expenses on real estate.....	352 32
Taxes on real estate.....	1,482 00
State taxes on premiums.....	13,730 99
Insurance department licenses and fees.....	4,388 90
All other licenses, fees and taxes.....	16,980 24
Other disbursements, viz: Expense account, fuel, light, etc., \$6,555.99; borrowed money refunded, \$30,000.00.....	36,555 99
Interest and dividends to stockholders.....	30,000 00
Decrease in book value of ledger assets.....	6,668 00
Total disbursements.....	\$820,210 08
Balance.....	\$1,228,186 86

## LEDGER ASSETS.

Book value of real estate.....	\$122,500 00
Mortgage loans on real estate.....	140,293 50
Loans secured by pledge of bonds, stocks or other collaterals.....	44,600 00
Book value of bonds and stocks (Schedule A).....	675,658 90
Cash in office.....	12,074 25
Deposits in trust companies and banks not on interest.....	50,999 73
Agent's balances, representing business written subsequent to October 1, last.....	151,303 43
Agent's balances, representing business written prior to October 1, last.....	1,105 80
Other ledger assets, viz: Open accounts \$2,961.29; Rossia Insurance Co., \$751.96; loans on personal security endorsed or not, \$25,937.92.....	29,651 17
Total ledger assets.....	\$1,228,186 86

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,480 60
Interest due and accrued on collateral loans.....	353 26
Total.....	2,833 86
Gross assets.....	\$1,231,020 72

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 1,105 88
Loans on personal security.....	25,937 92
Book values of ledger assets over market value, viz: Open ledger accounts.....	2,961 29
Total.....	30,005 09
Total admitted assets.....	\$1,201,015 63

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$40,087 58	
Losses in process of adjustment, or in suspense .....	71,120 77	
Losses resisted .....	2,504 17	
Total claims for losses .....	\$113,712 52	
Deduct reinsurance .....	21,918 68	
Net amount of unpaid losses .....		\$ 91,793 84
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$270,626 27	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	364,894 54	
Total unearned premiums as computed above .....		635,520 81
Interest due or accrued, remaining unpaid .....		180 00
State, county and municipal taxes due or accrued .....		10,000 00
Total liabilities, except capital stock .....		\$737,494 65
Cash capital .....	\$300,000 00	
Surplus over all liabilities .....	163,520 98	
Surplus to policy holders .....		463,520 98
Total .....		<u>\$1,201,015 63</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$95,493,612 00	\$1,323,843 57
Written during the year .....	70,055,857 00	1,109,855 73
Totals .....	\$165,549,469 00	\$2,493,699 30
Expired and terminated .....	58,711,590 00	1,037,150 48
In force at end of the year .....	\$106,837,880 00	\$1,456,539 82
Deduct amount reinsured .....	15,451,752 00	219,272 02
Net amount in force .....	<u>\$91,386,128 00</u>	<u>\$1,237,267 80</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$40,357,577 00	\$541,252 55
More than one and not more than three years to run .....	41,395,431 00	534,179 52
More than three years to run .....	9,633,120 00	161,835 73
Net amount in force Dec. 31, 1909 .....	<u>\$91,386,128 00</u>	<u>\$1,237,267 80</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 50,000 00
Losses incurred during the year, fire .....	443,820 00
Amount loaned to officers and directors .....	15,200 00
Amount loaned to stockholders not officers .....	<u>46,375 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$5,535,088 00
Less .....	1,366,900 00
Net risks written .....	<u>\$4,168,188 00</u>
Gross premiums received .....	\$68,192 37
Less .....	13,758 96
Net premiums received .....	<u>\$54,433 41</u>
Net losses paid .....	<u>\$16,022 80</u>
Net losses incurred .....	<u>\$17,949 00</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, reg., 3s.	\$ 20,000 00	\$ 20,000 00
Georgia State, 4½s.	15,581 25	15,581 25
Virginia State, 3s.	13,800 00	13,800 00
Louisiana State, 4s.	10,000 00	10,000 00
Massachusetts State, 3½s.	9,600 00	9,600 00
Alabama State, 4s.	6,300 00	6,300 00
New York City, 3½s.	8,950 00	8,950 00
New York City, 3½s.	895 00	895 00
South Bend, Ind., 4s.	10,325 00	10,325 00
Ann Arbor, Mich., 4s.	10,000 00	10,000 00
St. Louis, Mo., 4s.	10,000 00	10,000 00
Milwaukee, Wis., 4s.	10,000 00	10,000 00
Montgomery, Ala., 6s.	7,660 00	7,660 00
Opelika, Ala., 5s.	4,160 00	4,160 00
Columbus, Ga., 3½s.	10,800 00	10,800 00
Columbus, Ga., 4½s.	2,060 00	2,060 00
Columbus, Ga., 4s.	2,850 00	2,850 00
Clarksville, Va., 6s.	1,050 00	1,050 00
Norfolk, Va., 4s.	1,900 00	1,900 00
Hamburger Manufacturing Co., Columbus, Ga., 6s.	2,000 00	2,000 00
North Carolina State, 4s.	10,000 00	10,000 00
Louisville, Ky., 4s.	10,100 00	10,100 00
Elberton, Ga., 5s.	5,575 00	5,575 00
Griffin, Ga., 4½s.	5,206 25	5,206 25
Ardmore, Okla., 5s.	11,000 00	11,000 00
National Bank of Columbus, Ga.	102,725 00	102,750 00
Home Savings Bank of Columbus, Ga.	17,820 00	17,820 00
Trust Co. of Georgia, Atlanta, Ga.	6,500 00	6,500 00
Columbus Savings & Loan Association, Columbus, Ga.	4,400 00	4,400 00
First National Bank, Winder, Ga.	1,000 00	1,000 00
Swift Manufacturing Co., Columbus, Ga.	196,950 00	196,950 00
Swift Spinning Mills, Columbus, Ga.	30,000 00	30,000 00
Muscogee Manufacturing Co., Columbus, Ga.	13,250 00	13,250 00
Columbus Manufacturing Co., Columbus, Ga.	21,800 00	21,800 00
Empire Mills Co., Columbus, Ga.	27,200 00	27,200 00
Hamburger Manufacturing Co., Columbus, Ga.	12,750 00	12,750 00
City Mills Co., Columbus, Ga.	23,375 00	23,375 00
Gadsden Sumatra Tobacco Co., Quincy, Fla.	7,500 00	7,500 00
Bull Creek Sand & Gravel Co., Columbus, Ga.	6,000 00	6,000 00
Columbus Ice & Cold Storage Co., Columbus, Ga.	2,970 00	2,970 00
Underwriters Salvage Corps, New York.	500 00	500 00
General Adjustment Bureau, New York.	450 00	450 00
Tallassee Falls Manufacturing Co., debt., Tallassee, Ala.	656 40	656 40
<b>Totals.....</b>	<b>\$675,658 90</b>	<b>\$675,658 90</b>

## GERMAN ALLIANCE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1 Liberty street, New York, N. Y.; incorporated 1897; commenced business in Illinois March 1897.]

WILLIAM N. KREMER, President.

CHARLES G. SMITH, Secretary.

WALTER H. SAGE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$400,000 00
Amount of ledger assets, Dec. 31, of previous year .....	\$1,536,121 89

## INCOME.

	Fire.	
Gross premiums.....	\$2,940,765 88	
Deduct gross amount paid for—Reinsurance, fire, \$1,831,036.77; return premiums, fire, \$551,554.71.....	2,382,591 48	
Total premiums.....		\$558,174 40
Interest on mortgage loans.....	\$ 2,780 00	
Interest on bonds and dividends on stocks.....	47,466 39	
Interest from other sources.....	574 26	
Total interest.....		50,820 65
Profit on sale or maturity of ledger assets.....		3,706 29
Total income.....		\$612,701 34
Total.....		<u>\$2,148,823 23</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,281,723 73	
Deduct amount received for—Salvage, fire, \$2,864.90; reinsurance, fire, \$1,017,918.61.....	1,020,783 51	
Net amount paid for losses.....		\$260,940 22
Expenses of adjustment, settlement of losses.....		4,918 20
Commissions or brokerage.....		147,954 19
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		2,764 00
Postage, telegrams, telephone and express.....		16 77
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,587 38
State taxes on premiums.....		9,139 07
Insurance department licenses and fees.....		2,518 89
All other licenses, fees and taxes.....		1,436 48
Interest and dividends to stockholders.....		48,000 00
Loss on sale or maturity of ledger assets.....		10,892 10
Total disbursements.....		<u>\$492,167 30</u>
Balance.....		<u>\$1,656,655 93</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 58,000 00
Book value of bonds and stocks (Schedule A).....	1,422,107 30
Cash in office.....	200 00
Deposits in trust companies and banks on interest.....	30,081 33
Agent's balances, representing business written subsequent to October 1, last.....	146,267 30
Total ledger assets.....	<u>\$1,656,655 93</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 372 00
Interest due and accrued on bonds.....	6,520 50
Total.....	<u>6,892 50</u>
Gross assets.....	<u>\$1,663,548 43</u>

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds and stocks.....	71,881 30
Total admitted assets.....	<u>\$1,591,667 13</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 22,352 76	
Losses in process of adjustment, or in suspense .....	229,064 00	
Losses resisted .....	22,850 00	
<b>Total claims for losses .....</b>	<b>\$274,266 76</b>	
Deduct reinsurance .....	196,180 00	
<b>Net amount of unpaid losses .....</b>		<b>\$ 78,086 76</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$204,219 30	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	225,192 43	
<b>Total unearned premiums as computed above .....</b>		<b>429,411 73</b>
State, county and municipal taxes due or accrued .....		10,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....		43,337 73
<b>Total liabilities, except capital stock .....</b>		<b>\$ 560,836 22</b>
Cash capital .....	\$400,000 00	
Surplus over all liabilities .....	630,830 91	
<b>Surplus to policy holders .....</b>		<b>1,030,830 91</b>
<b>Total .....</b>		<b>\$1,591,667 13</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$288,988,769 00	\$3,118,049 03
Written during the year .....	266,038,448 00	2,940,765 88
<b>Totals .....</b>	<b>\$555,027,217 00</b>	<b>\$6,058,814 91</b>
Expired and terminated .....	205,602,939 00	2,377,951 37
<b>In force at end of the year .....</b>	<b>\$349,424,278 00</b>	<b>\$3,680,863 54</b>
<b>Net amount in force .....</b>	<b>\$80,484,587 00</b>	<b>\$832,462 95</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$38,035,493 00	\$408,438 61
More than one and not more than three years to run .....	32,673,558 00	301,156 59
More than three years to run .....	9,776,536 00	122,867 75
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$80,484,587 00</b>	<b>\$832,462 95</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 75,000 00
Losses incurred during the year, fire .....	262,419 02
Amount loaned to officers and directors .....	Nothing
A mount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$13,438,423 00	\$313,715 00
Less .....	11,519,787 00	313,715 00
<b>Net risk written .....</b>	<b>\$1,918,636 00</b>	
Gross premiums received .....	\$150,516 35	\$1,651 31
Less .....	126,886 92	1,651 31
<b>Net premiums received .....</b>	<b>\$23,629 43</b>	
Net losses paid .....	\$9,225 43	
Net losses incurred .....	\$9,424 43	

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, reg., 4s.....	\$159,781 28	\$143,000 00
United States, reg., 2s.....	10,605 73	10,000 00
Massachusetts State, reg., 3½s.....	19,451 18	18,240 00
Massachusetts State, reg., 3½s.....	1,067 50	950 00
New York City, school house, reg., 3½s.....	79,070 49	66,000 00
Atchison, Topeka & Santa Fe Ry., gen mort., 4s.....	9,917 23	9,500 00
Central R. R. of New Jersey, coup. reg.....	11,212 50	12,000 00
Central R. R. of New Jersey, gen. mort., reg., 5s.....	11,156 00	11,900 00
Chesapeake & Ohio Ry. Co., gen. 4½s.....	25,812 50	24,750 00
Chicago, Burlington & Quincy R. R., Ill. div., 3½s.....	1,500 00	1,700 00
Chicago & Eastern Illinois R. R., 1st concol., 6s.....	32,125 00	30,000 00
Chicago, Indiana & Southern R. R., 4s.....	18,200 00	18,000 00
Erie R. R. (convertible into stock at \$60.00 per share), 4s.....	2,000 00	1,400 00
Hocking Valley Ry., 1st consol., 4½s.....	10,192 20	9,700 00
Missouri, Kansas & Texas Ry., 1st, 4s.....	21,766 25	23,750 00
Norfolk & Western Ry. Co., div., 1st and gen. mort., 4s.....	27,975 00	26,400 00
Northern Pacific—Great Northern R. R., joint, 4s.....	39,572 50	36,800 00
Oregon Short Line R. R., refund., 4s.....	24,281 25	22,500 00
Second Avenue R. R. Co., 1st, 5s.....	27,531 25	15,000 00
Southern Ry. Co., 1st, 5s.....	11,723 64	10,500 00
Southern Ry. Co., devel. gen. mort., 4s.....	19,593 75	19,250 00
American Telegraph & Telephone Co., convt., 4s.....	25,284 08	30,000 00
American Tobacco Co., 1st, 4s.....	14,870 75	14,600 00
Edison Electric Illuminating Co., 1st, 5s.....	11,695 83	10,500 00
Kanawa & Hocking Coal and Coke Co., 1st, 5s.....	20,500 00	18,600 00
New York Telephone Co., 1st, 4½s.....	9,725 00	9,300 00
U. S. Steel Corporation, slnk. fund., 5s.....	31,158 20	30,000 00
Western Union Telegraph Co., col. trust, 5s.....	2,124 46	1,900 00
Baltimore & Ohio R. R., pref.....	19,575 00	17,000 00
Baltimore & Ohio R. R., com.....	20,775 00	24,840 00
Chicago & Northwestern R. R., pref.....	32,837 50	42,000 00
Chicago & Northwestern R. R., com.....	43,550 00	53,475 00
Delaware & Hudson Co.....	15,662 50	16,500 00
Erie R. R., 1st pref.....	24,487 50	13,500 00
Hocking Valley R. R., pref.....	41,100 00	40,000 00
Manhattan Elevated R. R. Co.....	42,337 50	37,500 00
Pennsylvania R. R.....	179,360 69	183,421 00
Rensselaer & Saratoga R. R., guaranteed.....	18,250 00	16,000 00
Southern Ry., pref.....	93,287 50	60,000 00
Union Pacific R. R., pref.....	50,089 29	58,800 00
Citizens' Central National Bank.....	38,020 00	34,200 00
National Bank of Commerce.....	24,056 25	23,750 00
American Sugar Refinery, pref.....	27,737 50	22,000 00
American Telephone & Telegraph Co.....	37,887 50	39,000 00
Consolidated Gas Co.....	32,200 00	29,000 00
Underwriters' Salvage Co. of New York.....	1,000 00	1,000 00
<b>Totals.....</b>	<b>\$1,422,107 30</b>	<b>\$1,350,226 00</b>

## GERMAN-AMERICAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 411 E. Baltimore street, Baltimore, Md.; incorporated June 10, 1880; commenced business in Illinois Feb. 13, 1906.]

MARTIN MEYERDIRCK, President.

T. H. MANSON, Secretary.

SECOR CUNNINGHAM, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$619,557 09



## INCOME.

	Fire.	
Gross premiums .....	\$236,177 92	
Deduct gross amount paid for—Reinsurance, fire, \$27,156.44; return premiums, fire, \$51,421.14 .....	78,577 58	
Total premiums .....		\$207,600 34
Interest on mortgage loans .....	\$14,997 20	
Interest on collateral loans .....	573 24	
Interest on bonds and dividends on stocks .....	10,330 96	
Interest from other sources .....	221 70	
Rents—including company's occupancy of its own buildings .....	5,074 16	
Total interest and rents .....		31,197 26
From other sources, viz: Rights, New York, New Haven & Hartford R. R. Co .....		10 25
Increase in book value of ledger assets .....		9,704 01
Total income .....		\$248,511 86
Total .....		\$868,068 95

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$103,241 87	
Deduct amount received for—Salvage, fire, \$1,578.73; reinsurance, fire, \$11,714.07 .....	13,292 80	
Net amount paid for losses .....		\$89,949 07
Expenses of adjustment, settlement of losses .....		1,583 51
Commissions or brokerage .....		50,161 33
Salaries and expenses of special and general agents .....		750 79
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		13,464 00
Rents—including company's occupancy of its own buildings .....		1,500 00
Advertising, printing and stationery .....		1,829 80
Postage, telegrams, telephone and express .....		1,045 83
Legal expenses .....		337 55
Furniture and fixtures .....		129 60
Maps, including corrections .....		407 07
Underwriters' boards and tariff associations .....		1,811 76
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		945 92
Repairs and expenses on real estate .....		488 47
Taxes on real estate .....		852 65
State taxes on premiums .....		2,065 89
Insurance department licenses and fees .....		1,834 00
All other licenses, fees and taxes .....		844 28
Interest and dividends to stockholders .....		16,000 00
Total disbursements .....		\$186,001 52
Balance .....		\$682,067 43

## LEDGER ASSETS.

Book value of real estate .....	\$ 64,243 22
Mortgage loans on real estate .....	282,775 00
Loans secured by pledge of bonds, stocks or other collaterals .....	2,186 00
Book value of bonds and stocks (Schedule A) .....	253,400 50
Cash in office .....	312 12
Deposits in trust companies and banks not on interest .....	3,401 15
Deposits in trust companies and banks on interest .....	23,657 73
Agent's balances, representing business written subsequent to October 1, last .....	50,235 60
Agent's balances, representing business written prior to October 1, last .....	1,656 11
Other ledger assets, viz: Cash deposit with Philadelphia Tariff Association .....	200 00
Total ledger assets .....	\$682,067 43

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$3,058 40
Interest accrued on bonds .....	1,581 91
Interest accrued on other assets .....	1,606 33
Rents accrued on company's property .....	436 28
Total .....	6,682 92
Gross assets .....	\$688,750 35

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	1,656 11
Total admitted assets .....	\$687,094 24

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$19,465 00	
Losses resisted .....	7,811 65	
Total claims for losses .....	\$27,276 65	
Deduct reinsurance .....	12,527 00	
Net amount of unpaid losses .....		\$ 14,749 65
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$ 66,530 40	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	132,163 83	
Total unearned premiums as computed above .....		198,694 23
Amount reclaimable by the insured on perpetual fire insurance policies ..		623 37
Salaries, rents, expenses bills, accounts, fees, etc., due or accrued .....		500 00
State, county and municipal taxes due or accrued .....		2,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers ..		10,599 30
Return premiums, \$3,358.74; reinsurance premiums, \$1,354.16 .....		9,712 90
Total liabilities, except capital stock .....		\$236,879 45
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	250,214 79	
Surplus to policy holders .....		450,214 79
Total .....		<u>\$687,094 24</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$42,922,569 00	\$388,939 64
Written during the year .....	32,573,968 00	286,177 92
Totals .....	\$75,496,537 00	\$675,117 56
Expired and terminated .....	28,296,597 00	255,639 79
In force at end of the year .....	\$47,199,940 00	\$419,477 77
Deduct amount reinsured .....	3,965,513 00	40,962 99
Net amount in force .....	<u>\$43,234,427 00</u>	<u>\$378,524 78</u>

Perpetual risks not included above, \$22,275.00; premiums on same, \$623.37.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$14,338,041 00	\$133,060 80
More than one and not more than three years to run .....	19,566,671 00	149,629 18
More than three years to run .....	9,329,715 00	96,864 80
Net amount in force Dec. 31, 1909 .....	<u>\$43,234,427 00</u>	<u>\$378,524 78</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$25,000 00
Losses incurred during the year, fire .....	91,964 14
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	850 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$2,924,941 00
Less .....	930,878 00
Net risks written .....	<u>\$1,994,063 00</u>
Gross premiums received .....	\$34,833 99
Less .....	9,190 39
Net premiums received .....	<u>\$25,743 60</u>
Net losses paid .....	<u>\$7,949 76</u>
Net losses incurred .....	<u>\$7,273 70</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Baltimore City, internal imp., 3½s.....	\$12,771 00	\$12,771 00
Baltimore City, cons., 3½s.....	17,127 00	17,127 00
Baltimore City, public imp., 3½s.....	39,699 00	39,699 00
Baltimore City, refund, 3½s.....	990 00	990 00
Baltimore City, four million, 3½s.....	5,940 00	5,940 00
Baltimore City, dock, 3½s.....	29,700 00	29,700 00
Baltimore City, Western Maryland, 4s.....	1,575 00	1,575 00
Baltimore City, water, 5s.....	5,088 00	5,088 00
Baltimore City, fund., 5s.....	2,968 00	2,968 00
Baltimore Co. Water & Electric Co., 5s.....	9,800 00	9,800 00
General Adjustment Bureau.....	150 00	150 00
Merchants & Miners Transportation Co.....	19,170 00	19,170 00
New York, New Haven & Hartford R. R.....	23,700 00	23,700 00
Farmers & Merchants National Bank of Baltimore.....	11,025 00	11,025 00
Merchants National Bank of Baltimore.....	17,300 00	17,300 00
National Mechanics Bank of Baltimore.....	1,450 00	1,450 00
National Exchange Bank of Baltimore.....	21,546 00	21,546 00
Western National Bank of Baltimore.....	3,700 00	3,700 00
Second National Bank of Baltimore.....	5,460 00	5,460 00
Citizens National Bank of Baltimore.....	5,280 00	5,280 00
United States Fidelity & Guaranty Co. of Baltimore.....	17,500 00	17,500 00
One-fourth payment on 37 shares N. Y., N. H. & H. R. R. Co.....	1,461 50	1,461 50
Totals.....	<u>\$253,400 50</u>	<u>\$253,400 50</u>

## GERMAN-AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1 Liberty street, New York, N. Y.; incorporated March, 1872; commenced business in Illinois March, 1872.]

WILLIAM N. KREMER, President.

CHARLES G. SMITH, Secretary.

WALTER H. SAGE, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,500,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$15,548,587 96</u>

## INCOME.

	Fire.	
Gross premiums.....	\$11,131,783 99	
Deduct gross amount paid for—Reinsurance, fire, \$2,383,152.86; return premiums, fire, \$1,862,329.62.....	<u>4,245,482 48</u>	
Total premiums.....		\$6,886,301 51
Interest on mortgage loans.....	\$ 7,930 00	
Interest on bonds and dividends on stocks.....	494,872 81	
Interest from other sources.....	9,146 41	
Rents—including company's occupancy of its own buildings.....	<u>113,689 26</u>	
Total interest and rents.....		625,638 48
From other sources, viz: Dividend on Merchants' Trust Co. of N. Y., stock.....		304 50
Agents' balances previously charged off.....		70 17
Profit on sale or maturity of ledger assets.....		<u>29,015 87</u>
Total income.....		<u>\$7,541,330 53</u>
Total.....		<u>\$23,089,918 49</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$4,458,881 74
Deduct amount received for—Salvage, fire, \$30,872.47; reinsurance, fire, \$1,121,005.22.....	1,151,877 69
Net amount paid for losses.....	\$3,307,004 05
Expenses of adjustment, settlement of losses.....	94,460 88
Commissions or brokerage.....	1,233,802 83
Allowances to local agencies for miscellaneous agency expenses.....	972 13
Salaries and expenses of special and general agents.....	337,781 62
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	265,957 60
Rents—including company's occupancy of its own buildings.....	62,587 74
Advertising, printing and stationery.....	79,405 91
Postage, telegrams, telephone and express.....	68,857 41
Legal expenses.....	4,067 88
Furniture and fixtures.....	11,244 48
Maps, including corrections.....	16,124 67
Underwriters' boards and tariff associations.....	71,615 84
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	43,905 70
Inspections and surveys.....	44,238 50
Repairs and expenses on real estate.....	51,477 33
Taxes on real estate.....	19,125 54
State taxes on premiums.....	111,851 84
Insurance department licenses and fees.....	26,891 05
All other licenses, fees and taxes.....	17,580 97
Other disbursements, viz: Depreciation in value of furniture and fixtures, \$9,907.33; mercantile agency reports, special reports and reference books, \$7,760.92.....	17,668 25
Interest and dividends to stockholders.....	450,000 00
Agents' balances charged off.....	1,360 69
Loss on sale or maturity of ledger assets.....	90,233 47
Total disbursements.....	\$6,428,216 38
Balance.....	\$16,661,702 11

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,837,389 65
Mortgage loans on real estate.....	167,000 00
Book value of bonds and stocks (Schedule A).....	12,600,904 65
Cash in office.....	50,563 93
Deposits in trust companies and banks not on interest.....	42,482 71
Deposits in trust companies and banks on interest.....	612,058 00
Agent's balances, representing business written subsequent to October 1, last.....	1,287,944 25
Agent's balances, representing business written prior to October 1, last.....	33,636 92
Furniture, fixtures and sales.....	29,722 00
Total ledger assets.....	\$16,661,702 11

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,660 00
Interest due and accrued on bonds.....	51,974 00
Interest accrued on other assets.....	2,715 99
Total.....	57,349 99
Gross assets.....	\$16,719,052 10

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and sales.....	\$ 29,722 00
Agent's balances, representing business written prior to October 1, last.....	33,636 92
Book values of ledger assets over market value, viz: Bonds and real estate.....	493,463 65
Total.....	556,822 57
Total admitted assets.....	\$16,162,229 53

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$106,567 00	
Losses in process of adjustment, or in suspense .....	776,686 00	
Losses resisted .....	78,627 00	
<b>Total claims for losses .....</b>	<b>\$961,880 00</b>	
Deduct reinsurance .....	252,981 52	
<b>Net amount of unpaid losses .....</b>		<b>\$ 708,898 48</b>
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$2,337,451 80	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	4,614,839 88	
Excess of original premiums over amount received for reinsurance ..		
\$129,009.98, unearned premiums ( <i>pro rata</i> ) .....	43,030 60	
<b>Total unearned premiums as computed above .....</b>		<b>6,995,322 28</b>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		24,370 25
State, county and municipal taxes due or accrued .....		125,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers ..		39,978 54
Return premiums, \$328,448.77; reinsurance premiums, \$325,131.62 .....		328,448 77
<b>Total liabilities, except capital stock .....</b>		<b>\$8,222,018 32</b>
Cash capital .....	\$1,500,000 00	
Surplus over all liabilities .....	6,440,211 21	
<b>Surplus to policy holders .....</b>		<b>7,940,211 21</b>
<b>Total .....</b>		<b>\$16,162,229 53</b>
*Special reserve fund held under New York law .....		<b>\$750,000 00</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906 .....	\$1,606,530,059 00	\$15,262,295 59
Written during the year .....	1,134,324,005 00	11,131,783 99
<b>Totals .....</b>	<b>\$2,740,854,064 00</b>	<b>\$26,394,079 58</b>
Expired and terminated .....	1,058,504,333 00	10,512,847 59
<b>In force at end of the year .....</b>	<b>\$1,682,349,731 00</b>	<b>\$15,881,231 99</b>
Deduct amount reinsured .....	352,267,368 00	2,441,773 13
<b>Net amount in force .....</b>	<b>\$1,330,082,363 00</b>	<b>\$13,439,458 86</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$399,620,430 00	\$4,674,903 60
More than one and not more than three years to run .....	723,858,372 00	6,384,330 14
More than three years to run .....	216,603,561 00	2,380,225 12
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$1,330,082,363 00</b>	<b>\$13,439,458 86</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 500,000 00
Losses incurred during the year, fire .....	3,405,858 29
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$44,642,399 00	\$1,345,553 00
Less .....	22,309,806 00	254,108 00
<b>Net risks written .....</b>	<b>\$22,332,599 00</b>	<b>\$1,091,445 00</b>
Gross premiums received .....	\$476,835 81	\$6,752 35
Less .....	203,957 07	1,098 59
<b>Net premiums received .....</b>	<b>\$272,878 74</b>	<b>\$5,653 30</b>
Net losses paid .....	\$144,952 95	\$2,203 09
Net losses incurred .....	\$152,884 95	\$2,193 09

\*[NOTE—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, sections 130, 131 and 132.]

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, reg., 4s .....	\$135,501 20	\$115,500 00
New Mexico, refund., 6s .....	11,700 00	10,000 00
Brooklyn City, school building, reg., 3½s .....	102,500 00	88,000 00
New York City, various, reg., 4½s .....	472,082 50	473,200 00
New York City, dept. of correction buildings, reg., 3½s .....	53,750 00	44,500 00
New York City, dock, reg., 3½s .....	49,687 50	44,500 00
New York City, docks and ferries, reg., 3½s .....	54,210 00	44,500 00
New York City, schools in Brooklyn, reg., 3½s .....	53,990 00	44,500 00
New York City, schools and sites, Borough of Queens, reg., 3½s .....	26,856 08	22,000 00
Toronto, Canada, local imp., 3½s .....	106,370 00	102,300 00
Toronto, Canada, gen. cons., 3½s .....	25,586 98	25,696 00
Atchison, Topeka & Santa Fé Ry., conv., 5s .....	29,063 75	29,250 00
Atchison, Topeka & Santa Fé Ry., adjust., 4s .....	56,700 00	54,000 00
Atchison, Topeka & Santa Fé Ry., Trans. Short Line, 4s .....	47,500 00	45,000 00
Atchison, Topeka & Santa Fé Ry., East Okla., 4s .....	48,950 00	51,150 00
Atchison, Topeka & Santa Fé Ry., conv., 4s .....	4,000 00	4,600 00
Atchison, Top. & S. Fé Ry., conv. (sub. to \$6,000—25 per cent paid) 4s .....	1,560 00	2,220 00
Atlantic Coast Line, 1st, 4s .....	25,343 75	23,250 00
Atlantic Coast Line R. R., Louis & Nash., col., 4s .....	100,000 00	91,000 00
Baltimore & Ohio R. R., 1st, 4s .....	100,000 00	96,000 00
Baltimore & Ohio R. R., Pittsburg, Lake Erie & W. Va., 4s .....	49,468 92	45,000 00
Baltimore & Ohio R. R. Co., S. W. div., 1st, 3½s .....	46,135 47	44,000 00
Boston & N. Y. Air Line R. R., 1st, 4s .....	50,500 00	47,500 00
Central R. R. of New Jersey, gen., coup., 5s .....	58,465 50	60,000 00
Central R. R. of New Jersey, gen., reg., 5s .....	16,718 75	18,000 00
Chesapeake & Ohio Ry. Co., gen., 4½s .....	103,563 33	101,000 00
Chicago & Alton R. R., refund., 3s .....	22,283 75	17,500 00
Chicago & Alton R. R., 1st lien, 3½s .....	21,086 34	17,500 00
Chicago & Eastern Illinois R. R., 1st cons., 6s .....	31,446 00	30,000 00
Chicago & Northwestern Ry., sink fund, 5s .....	64,831 40	63,000 00
Chicago & Northwestern Ry., sink fund, 6s .....	39,850 00	37,800 00
Chicago & Northwestern Ry., sink fund, deb., 5s .....	60,489 25	58,850 00
Chicago, Indiana & Southern R. R. Co., 4s .....	45,500 00	45,000 00
Chicago, Milwaukee & St. Paul R. R., deb., 4s .....	47,375 00	45,000 00
Chicago, Milwaukee & St. Paul R. R., La Crosse, 5s .....	65,400 00	62,400 00
Chicago, Milwaukee & St. Paul R. R., C. & P. W., 5s .....	33,675 00	31,200 00
Chicago, Rock Island & Pacific R. R., 1st, 6s .....	64,000 00	54,000 00
Cleveland, Col., Cin. & Ind. Ry. Co., gen., cons., 6s .....	13,382 50	12,000 00
Cleveland, C. C. & St. L. R. R., St. Louis div., 1st, 4s .....	46,000 00	45,000 00
Columbus & Ninth Ave. R. R., 1st, 5s .....	29,372 00	23,000 00
Delaware & Hudson Co., conv., 4s .....	146,229 48	150,000 00
El Paso, Rock Island Ry. Co., 5s .....	52,615 00	50,000 00
Erie R. R., 1st cons., 7s .....	210,487 50	175,500 00
Erie R. R., Pa., col., 4s .....	164,411 75	147,000 00
Erie Ry., gen. lien, 4s .....	84,075 42	73,000 00
Erie R. R., conv. (conv. into stocks at \$60 per share) 4s .....	7,000 50	4,900 00
Hocking Valley Ry. Co., 1st cons., 4½s .....	106,668 10	100,000 00
Interborough-Metropolitan Co., col. trust, 4½s .....	82,812 50	81,000 00
Lake Shore & Michigan Southern Ry. Co., deb., 4s .....	95,375 00	93,000 00
Lake Shore & Michigan Southern Ry. Co., 4s .....	95,000 00	93,000 00
Lexington Avenue & Pavonia Ferry Ry., 1st, 5s .....	29,000 00	20,000 00
Louisville & Nashville and Mobile & Montgomery R. R., joint, 4½s .....	104,000 00	102,000 00
Louisville & Nashville R. R., unified, 4s .....	50,830 55	46,500 00
Louisville & Nashville R. R., Southern, joint (red. after 1907), 4s .....	90,737 65	90,000 00
Metropolitan Street Ry., 5s .....	36,579 86	26,250 00
Minn. & St. Louis R. R., 1st refund., 4s .....	9,750 00	8,000 00
Minn., L. & M. Street Ry., 5s .....	21,300 00	25,000 00
Minn., St. Paul & Sault Ste. Marie Ry., 4s .....	24,562 50	23,750 00
Missouri Pacific Ry., 1st col., 5s .....	85,024 15	81,180 00
Missouri Pacific Ry., trust, 5s .....	10,250 00	9,900 00
Mobile & Ohio R. R. Co., Montgomery, 1st, 5s .....	55,187 50	54,500 00
Montana Central R. R., 1st, 6s .....	65,925 00	68,750 00
Nashville, Chattanooga & St. Louis Ry., 1st, 5s .....	24,937 50	26,250 00
New York, Chicago & St. Louis R. R., 1st, 4s .....	46,575 00	42,750 00
New York & Jersey R. R., 1st mort., 5s .....	31,500 00	29,100 00
New York, Lackawanna & Western R. R., 1st, 6s .....	130,000 00	115,000 00
New York, New Haven & Hartford R. R., conv., 6s .....	32,812 50	32,500 00
New York, Susquehanna & Western R. R., 1st, 5s .....	25,000 00	25,000 00
New York, Susquehanna & Western R. R., term., 1st, 5s .....	38,543 75	37,450 00
Norfolk & Western Ry., div. 1st lien and gen. mort., 4s .....	135,000 00	139,700 00
Norfolk & Western Ry., Pocahontas, joint, 1st, 4s .....	87,000 00	86,750 00
Northern Pacific—Great Northern R. R., 1st, 4s .....	188,000 00	196,800 84
Oregon Short Line, refund., 4s .....	186,000 00	193,069 45
Pennsylvania Co., reg., 4½s .....	37,000 00	40,330 00
Pennsylvania Co., coup., 4½s .....	43,000 00	47,730 00
Rio Grande Western Ry., trust, 1st, 4s .....	16,560 00	16,882 14
Southern Pacific Co., Central Pacific, col., 4s .....	22,000 00	22,953 81
Southern Pacific R. R., Co., 1st refund., 4s .....	46,000 00	48,505 29
Southern Pacific R. R. Co., conv., 4s .....	50,000 00	50,504 17

## SCHEDULE A—Continued.

## Bonds and Stocks.

Description.	Book value.	Market value.
Southern Ry. Co., develop. and gen. mort., 4s .....	\$ 68,640 00	\$ 69,182 50
Southern Ry. Co., 1st cons., 5s .....	162,000 00	173,604 95
Southern Ry. Co., Memphis div., 1st, 5s .....	79,500 00	87,375 00
St. Paul, Minn. & Man. Ry., 1st cons., 6s .....	88,750 00	87,541 25
St. Lawrence & Adirondack R. R. Co., 1st, 5s .....	26,250 00	27,125 00
St. Louis, Iron Mountain & Southern R. R., unified and refund., 4s .....	41,500 00	45,436 30
St. Louis, Iron Mountain & Southern R. R., gen. cons., 5s .....	78,750 00	84,690 01
St. Louis, Iron Mountain & Southern R. R., river and gulf div., 4s .....	85,000 00	92,750 00
St. Louis & San Francisco R. R., refund., 4s .....	80,000 00	86,647 24
Santa Fé Prescott & Phoenix Ry., 1st, 5s .....	30,450 00	30,450 00
34th Street Crosstown Ry., 5s .....	32,500 00	56,250 00
Troy, N. Y. City Ry. Co., 5s .....	25,000 00	26,250 00
Union Pacific Ry., 4s .....	49,000 00	51,760 56
West Shore Ry. Co., 1st guar., reg., 4s .....	43,120 00	47,135 00
West Shore Ry. Co., 1st guar., coup., 4s .....	5,890 00	6,427 50
American Telephone & Telegraph Co., col. trust, 4s .....	45,000 00	48,250 00
American Telephone & Telegraph Co., conv., 4s .....	137,000 00	126,124 38
American Tobacco Co., 4s .....	37,500 00	37,881 68
Edison Electric Illuminating Co. of New York, 1st, 5s .....	37,450 00	37,829 17
Kanawha & Hocking Coal & Coke Co., 5s .....	76,000 00	82,000 00
New York Gas & Electric Light, Heat & Power Co., 4s .....	20,000 00	23,312 50
New York Gas & Electric Light, Heat & Power Co., 5s .....	25,000 00	27,166 65
New York Telephone Co., 1st, 4s .....	47,000 00	48,625 00
New York & Westchester Lighting Co., 5s .....	25,000 00	25,750 00
U. S. Steel Corporation, sink fund, 5s .....	153,000 00	143,349 57
Western Union Telegraph Co., 5s .....	23,750 00	26,000 00
Standard Gas Light Co., 5s .....	25,000 00	29,125 00
The Mortgage Bond Co. of New York, 4s .....	21,250 00	22,437 50
Albany & Susquehanna R. R. ....	17,000 00	27,500 00
Atchison, Topeka & Santa Fé Ry., pref. ....	51,750 00	50,000 00
Baltimore & Ohio R. R., pref. ....	187,387 50	180,000 00
Baltimore & Ohio R. R., com. ....	99,331 25	112,000 00
Cayuga & Susquehanna R. R. ....	40,500 00	64,500 00
Chicago, Milwaukee & St. Paul R. R., pref. ....	290,528 02	354,760 00
Chicago, Milwaukee & St. Paul R. R., com. ....	17,500 00	26,250 00
Chicago & Northwestern R. R., pref. ....	111,285 00	150,500 00
Chicago & Northwestern R. R., com. ....	90,665 62	115,500 00
Cleveland, C. C. & St. Louis R. R., pref. ....	33,237 50	30,000 00
Detroit, Hillsdale & Southwestern R. R. ....	19,400 00	18,000 00
Delaware & Hudson Co. ....	321,203 70	354,000 00
Erie R. R., 1st pref. ....	74,325 00	45,000 00
Great Northern R. R., pref. ....	41,287 50	40,500 00
Hocking Valley Ry. Co., pref. ....	86,906 28	108,758 00
Lake Erie & Western R. R. Co., pref. ....	33,037 50	15,000 00
Louisville & Nashville R. R. ....	46,912 50	76,000 00
Louisville Property Co. ....	500 00	500 00
Manhattan Elevated Ry. Co., of New York .....	68,487 50	67,000 00
Minneapolis & St. Louis R. R., 2d pref. ....	8,400 00	7,500 00
Minneapolis, St. Paul & Sault Ste. Marie Ry., pref. ....	77,812 50	81,000 00
Minneapolis, St. Paul & Sault Ste. Marie Ry., com. ....	8,000 00	10,800 00
Missouri, Kansas & Texas R. R., pref. ....	14,925 00	13,400 00
Mobile & Birmingham R. R. ....	22,603 73	15,925 00
Morris & Essex R. R. ....	98,100 00	105,000 00
New York & Harlem R. R. ....	385,734 50	381,785 00
New York, Lackawanna & Western R. R. ....	23,600 00	24,000 00
New York, New Haven & Hartford R. R., (sub. to 100 shares 25 per cent paid including cost of "Rights" purchased) .....	3,957 50	5,100 00
Norfolk & Western Ry., pref. ....	91,525 00	84,000 00
Northern Pacific Ry. Co. ....	165,620 37	162,000 00
Northern Securities Co., (new stock) .....	1,902 91	1,000 00
Pennsylvania R. R. ....	631,462 50	609,525 00
Pittsburg, C. C. & St. Louis R. R., pref. ....	116,131 25	131,250 00
Pittsburg, Ft. Wayne & Chicago R. R. ....	86,962 50	74,250 00
Rensselaer & Saratoga R. R. ....	90,500 00	95,000 00
St. Louis & San Francisco R. R. Co., (trust cert. Chi. & East Ill.) .....	12,968 33	14,000 00
Second Avenue R. R. Co. of New York .....	104,762 51	5,000 00
Southern Ry. Co., pref. ....	252,507 63	195,000 00
Third Avenue R. R. of New York .....	79,100 00	6,000 00
Union Pacific R. R., pref. ....	272,135 72	288,300 00
American Exchange National Bank of New York City .....	17,100 00	23,500 00
Bond & Mortgage Co., of New York City .....	27,410 00	25,000 00
Citizens' Central National Bank of New York City .....	74,355 88	71,250 00
Fourth National Bank of New York City .....	70,000 00	76,000 00
German American Bank of New York City .....	17,901 00	21,547 00
Merchants' National Bank of New York City .....	6,750 00	6,975 00

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
National Bank of Commerce of New York City.....	\$105,028 00	\$ 94,680 00
New York Trust Co. of New York City.....	327,500 00	325,000 00
Title Guarantee & Trust Co. of New York City.....	57,600 00	55,000 00
American Sugar Refining Co., pref.....	175,868 34	136,500 00
American Telephone & Telegraph Co.....	192,489 24	195,000 00
Consolidated Gas Company of New York.....	129,366 50	108,750 00
Pullman Co.....	149,369 25	153,000 00
Realty Associates of Brooklyn.....	32,736 00	30,000 00
Southern Adjustment Bureau (sub. to 2 shares 50 per cent paid).....	100 00	100 00
Standard Oil Co. of New Jersey.....	167,345 00	307,500 00
Underwriters' Salvage Co. of New York.....	2,000 00	2,000 00
Totals.....	<u>\$12,600,904 65</u>	<u>\$12,257,441 00</u>

## GERMAN-AMERICAN INSURANCE COMPANY OF PENNSYLVANIA.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 316 Fourth avenue, Pittsburgh, Pa.; incorporated March 11, 1873; commenced business in Illinois Jan. 14, 1902.]

JOHN H. AUFDERHEIDE, President.

W. J. PATTERSON, Secretary.

O. E. ALESHIRE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year.....	\$419,666 27	
Increase of paid up capital during the year.....	100,000 00	
Surplus paid in by stockholders.....	50,000 00	
Extended at.....		<u>\$569,666 27</u>

## INCOME.

Gross premiums.....	Fire.	
Deduct gross amount paid for—Reinsurance, fire, \$17,375.70; return premiums, fire, \$27,770.74.....	\$211,644 12	
	45,146 44	
Total premiums.....		\$166,497 68
Interest on mortgage loans.....	\$20,649 50	
Interest on bonds and dividends on stocks.....	780 00	
Interest from other sources.....	471 67	
Rents.....	157 52	
Total interest and rents.....		22,058 69
Total income.....		<u>\$188,556 37</u>
Total.....		<u>\$758,222 64</u>



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$84,254 74
Deduct amount received for—Salvage, fire, \$470.28; reinsurance, fire, \$6,104.95.....	6,575 23
Net amount paid for losses.....	\$77,679 51
Expenses of adjustment, settlement of losses.....	962 84
Commissions or brokerage.....	40,185 30
Salaries, fees, and other charges of officers, directors, trustees, agents and employes.....	12,143 00
Rents—including company's occupancy of its own buildings.....	2,275 00
Advertising, printing and stationery.....	1,138 87
Postage, telegrams, telephone and express.....	404 33
Legal expenses.....	350 00
Maps, including corrections.....	131 20
Underwriters' boards and tariff associations.....	1,549 83
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	675 10
Inspections and surveys.....	21 350
Repairs and expenses on real estate.....	29 43
Taxes on real estate.....	89 22
State taxes on premiums.....	1,843 79
Insurance department licenses and fees.....	977 45
Other disbursements, viz.: Tax on capital stock, \$475.87; Chicago personal tax, \$99.74; miscellaneous, \$1,326.92.....	1,902 53
Interest and dividends to stockholders.....	12,000 00
Total disbursements.....	<u>\$154,558 75</u>
Balance.....	<u>\$603,663 89</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 5,927 00
Mortgage loans on real estate.....	470,435 00
Loans secured by pledge of bonds, stocks or other collaterals.....	24,700 00
Book value of bonds and stocks (Schedule A).....	14,225 00
Cash in office.....	393 37
Deposits in trust companies and banks on interest.....	57,748 76
Agents' balances, representing business written subsequent to October 1, last.....	23,625 45
Agents' balances, representing business written prior to October 1, last.....	3,337 60
Bills receivable taken for fire risks.....	3,271 62
Total ledger assets.....	<u>\$603,663 89</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,312 40
Interest accrued on bonds.....	150 00
Interest accrued on collateral loans.....	163 45
Interest due and accrued on other assets.....	579 17
Rents due on company's property.....	100 00
Total.....	9,805 02
Market value of real estate over book value.....	1,273 00
Market value of bonds and stocks over book value.....	4,870 00
Gross assets.....	<u>\$619,611 91</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$3,337 60
Bills receivable, past due, taken for marine, inland and fire risks.....	1,061 62
Total.....	4,399 31
Total admitted assets.....	<u>\$615,212 60</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 1,819 92	
Losses in process of adjustment or in suspense.....	17,724 00	
Total claims for losses.....	\$19,543 92	
Deduct reinsurance.....	2,000 00	
Net amount of unpaid losses.....		\$ 17,543 92
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$57,784 85	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	76,062 88	
Total unearned premiums as computed above.....		133,847 73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		51 10
State, county and municipal taxes due or accrued.....		1,854 70
Commissions, brokerage and other charges due or to become due to agents and brokers.....		1,383 75
Return premiums.....		131 36
Total liabilities, except capital stock.....		\$154,812 59
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	260,400 01	
Surplus to policy holders.....		\$460,400 01
Total.....		\$615,212 60

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$21,187,915 00	\$280,364 28
Written during the year.....	16,201,735 00	211,644 12
Totals.....	\$37,389,650 00	\$472,008 40
Expired and terminated.....	15,060,550 00	191,579 17
In force at end of the year.....	\$22,329,100 00	\$280,429 23
Deduct amount reinsured.....	1,799,550 00	22,714 91
Net amount in force.....	\$20,529,550 00	\$257,714 32

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 8,366,770 00	\$115,599 70
More than one and not more than three years to run.....	10,482,195 00	114,751 98
More than three years to run.....	1,680,585 00	27,392 64
Net amount in force Dec. 31, 1909.....	\$20,529,550 00	\$257,714 32

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$50,000 00
Losses incurred during the year, fire.....	82,301 43
Amount loaned to officers and directors.....	14,200 00
Amount loaned to stockholders not officers.....	26,500 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,562,221 00
Less.....	528,188 00
Net risks written.....	\$2,034,033 00
Gross premiums received.....	\$36,608 60
Less.....	8,238 28
Net premiums received.....	\$28,370 32
Net losses paid.....	\$11,435 43
Net losses incurred.....	\$14,111 13

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Western Penna. Exposition Society, 5s.....	\$5,000 00	\$5,000 00
Allegheny County Electric Light Co., 6s.....	1,000 00	1,000 00
Delaware Insurance Co., 16 shares.....	375 00	320 00
Duquesne National Bank, 15 shares.....	2,850 00	4,275 00
Fifth Avenue Bank, Pittsburg, 100 shares.....	5,000 00	8,500 00
Totals.....	<u>\$14,225 00</u>	<u>\$19,095 00</u>

## GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 216 Fourth avenue, Pittsburgh, Pa.; incorporated March 27, 1862; commenced business in Illinois April 25, 1877.]

A. E. SUCCOP, President

A. H. ECKERT, Secretary.

G. W. MONTGOMERY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$300,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,049,122 35</u>

## INCOME.

	Fire.	
Gross premiums.....	\$954,752 84	
Deduct gross amount paid for—Reinsurance, fire, \$159,690.73; return premiums, fire, \$81,012.18.....	240,702 91	
Total premiums.....		\$714,049 93
Interest on mortgage loans.....	\$29,372 20	
Interest on collateral loans.....	8,298 06	
Interest on bonds and dividends on stocks.....	5,682 00	
Interest from other sources.....	841 69	
Rents—including company's occupancy of its own buildings.....	11,366 00	
Total interest and rents.....		55,559 95
Total income.....		<u>\$769,609 88</u>
Total.....		<u>\$1,818,732 23</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$409,816 78
Deduct amount received for—Salvage, fire, \$1,890.45; reinsurance, fire, \$38,069.61.....	39,960 06
Net amount paid for losses.....	\$369,856 72
Expenses of adjustment, settlement of losses.....	6,354 35
Commissions or brokerage.....	195,474 06
Allowances to local agencies for miscellaneous agency expenses.....	1,895 02
Salaries and expenses of special and general agents.....	18,266 40
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	31,929 40
Rents—including company's occupancy of its own buildings.....	8,000 00
Advertising, printing and stationery.....	12,393 67
Postage, telegrams, telephone and express.....	6,038 12
Legal expenses.....	375 00
Furniture and fixtures.....	427 12
Maps, including corrections.....	5,799 57
Underwriters' boards and tariff associations.....	6,624 97
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	4,505 56
Inspections and surveys.....	1,295 28
Repairs and expenses on real estate.....	6,126 66
Taxes on real estate.....	1,928 22
State taxes on premiums.....	13,618 81
Insurance department licenses and fees.....	4,206 95
All other licenses, fees and taxes.....	2,286 76
Other disbursements, viz.: Home office sundry expense.....	5,081 22
Interest and dividends to stockholders.....	36,000 00
Agents' balances charged off.....	1,211 82
Total disbursements.....	\$739,645 63
Balance.....	\$1,079,086 60

## LEDGER ASSETS.

Book value of real estate.....	\$124,983 54
Mortgage loans on real estate.....	517,151 72
Loans secured by pledge of bonds, stocks or other collaterals.....	121,663 52
Book value of bonds and stocks (Schedule A).....	109,687 64
Cash in office.....	4,188 62
Deposits in trust companies and banks not on interest.....	65,389 61
Agents' balances, representing business written subsequent to October 1, last.....	117,927 36
Agents' balances, representing business written prior to October 1, last.....	10,062 15
Other ledger assets, viz.: Deposits with Philadelphia Underwriters Association, \$100.00; home premiums, \$7,932.44.....	8,032 44
Total ledger assets.....	\$1,079,086 60

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,318 74
Interest accrued on bonds.....	162 50
Interest accrued on other assets.....	1,064 50
Rents due on company's property.....	125 00
Total.....	11,700 74
Market value of real estate over book value.....	25,016 46
Market value of bonds and stocks over book value.....	5,044 36
Gross assets.....	\$1,120,848 16

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	10,062 15
Total admitted assets.....	\$1,110,786 01

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$35,736 10	
Losses in process of adjustment or in suspense.....	33,199 41	
Losses resisted.....	8,945 59	
Total claims for losses.....	\$77,881 10	
Deduct reinsurance.....	11,907 24	
Net amount of unpaid losses.....		\$ 65,973 86
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$161,520 01	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	444,539 21	
Total unearned premiums as computed above.....		606,059 22
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,622 05
State, county and municipal taxes due or accrued.....		8,925 61
Commissions, brokerage and other charges due or to become due to agents and brokers.....		1,189 87
Total liabilities, except capital stock.....		\$683,770 61
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	127,015 40	
Surplus to policy holders.....		427,015 40
Total.....		<u>\$1,110,786 01</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$108,186,553 00	\$1,127,161 86
Written during the year.....	78,608,643 00	954,752 84
Totals.....	\$186,795,196 00	\$2,081,914 70
Expired and terminated.....	67,706,972 00	844,188 30
In force at end of the year.....	\$119,088,224 00	\$1,237,726 40
Deduct amount reinsured.....	9,834,479 00	121,983 37
Net amount in force.....	<u>\$109,253,745 00</u>	<u>\$1,115,743 03</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$32,015,089 00	\$323,040 02
More than one and not more than three years to run.....	62,153,801 00	626,513 02
More than three years to run.....	15,084,855 00	166,189 99
Net amount in force Dec. 31, 1909.....	<u>\$109,253,745 00</u>	<u>\$1,115,743 03</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000 00
Losses incurred during the year, fire.....	371,845 41
Amount loaned to officers and directors.....	6,000 00
Amount loaned to stockholders not officers.....	<u>7,500 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$7,526,384 00	\$1,000 00
Less.....	1,335,658 00	
Net risks written.....	<u>\$6,190,726 00</u>	<u>\$1,000 00</u>
Gross premiums received.....	\$98,997 20	\$4 00
Less.....	19,440 86	
Net premiums received.....	<u>\$79,556 34</u>	<u>\$4 00</u>
Net losses paid.....	<u>\$35,330 03</u>	
Net losses incurred.....	<u>\$34,796 83</u>	

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Millville, Etna & Sharpsburg St. Ry., 5s.....	\$11,891 25	\$12,075 00
Pittsburg & Birmingham Traction Co., 5s.....	8,368 89	8,400 00
Bank of Pittsburg, Pittsburg, Pa.....	3,526 00	5,375 00
Exchange National Bank, Pittsburg, Pa.....	8,053 00	9,200 00
First National Bank, Allegheny City, Pa.....	12,564 50	11,250 00
Fifth Avenue Bank, Pittsburg, Pa.....	500 00	850 00
German National Bank of Pittsburg, Pa.....	17,500 00	21,500 00
Metropolitan National Bank of Pittsburg, Pa.....	900 00	990 00
Milwaukee Underwriters' Building Association.....	160 00	192 00
Second National Bank, Allegheny City, Pa.....	23,910 00	32,400 00
Third National Bank of Pittsburg, Pa.....	15,053 50	12,500 00
Allegheny National Bank of Pittsburg, Pa.....	7,260 50	-----
<b>Totals.....</b>	<b>\$109,687 64</b>	<b>\$114,732 00</b>

## GERMAN FIRE INSURANCE COMPANY OF INDIANA.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 27-33 So. Delaware street, Indianapolis, Ind.: incorporated March 11, 1896; commenced business in Illinois Jan. 18, 1897.]

THEODORE STEIN, President.

LORENZ SCHMIDT, Secretary.

PETER F. KRANSZ, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$598,150 13

## INCOME.

	Fire.	
Gross premiums.....	\$440,426 99	
Deduct gross amount paid for—Reinsurance, fire, \$52,963.93; return premiums, fire, \$68,094.18.....	121,058 11	
<b>Total premiums.....</b>		<b>\$319,368 88</b>
Interest on mortgage loans.....	\$17,570 56	
Interest on collateral loans.....	75 00	
Interest on bonds.....	1,455 16	
Interest from other sources.....	3,369 85	
Rents—including company's occupancy of its own buildings.....	7,271 74	
<b>Total interest and rents.....</b>		<b>29,742 31</b>
From other sources, viz.: Real estate sales under contract.....		618 45
Agents' balances previously charged off.....		73 67
Profit on sale or maturity of ledger assets.....		1,805 25
<b>Total income.....</b>		<b>\$351,608 56</b>
<b>Total.....</b>		<b>\$949,758 69</b>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$182,479 67
Deduct amount received for—Salvage, fire, \$732.01; reinsurance, fire, \$24,319.33.....	25,051 34
Net amount paid for losses.....	\$157,428 33
Expenses of adjustment settlement of losses.....	5,017 86
Commissions or brokerage.....	80,976 07
Allowances to local agencies for miscellaneous agency expenses.....	3,491 70
Salaries and expenses of special and general agents.....	20,117 53
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	32,621 10
Rents—including company's occupancy of its own buildings.....	1,800 00
Advertising, printing and stationery.....	4,013 38
Postage, telegrams, telephone and express.....	2,241 45
Legal expenses.....	584 37
Furniture and fixtures.....	286 16
Maps, including corrections.....	885 00
Underwriters' boards and tariff associations.....	1,527 56
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	2,108 71
Inspections and surveys.....	4,161 55
Repairs and expenses on real estate.....	2,863 43
Taxes on real estate.....	1,301 52
State taxes on premiums.....	3,920 94
Insurance department licenses and fees.....	2,445 23
All other licenses, fees and taxes.....	2,648 23
Other disbursements, viz.: miscellaneous expenses.....	2,152 86
Interest and dividends to stockholders.....	9,600 00
Agents' balances charged off.....	32 36
Loss on sale or maturity of ledger assets.....	240 70
Total disbursements.....	<u>\$342,366 04</u>
Balance.....	<u>\$607,392 65</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 84,802 05
Mortgage loans on real estate.....	339,175 87
Book value of bonds (Schedule A).....	12,095 18
Cash in office.....	1,613 04
Deposits in trust companies and banks not on interest.....	31,779 43
Deposits in trust companies and banks on interest.....	90,000 00
Agents' balances, representing business written subsequent to October 1, last.....	45,862 89
Agents' balances, representing business written prior to October 1, last.....	2,064 19
Total ledger assets.....	<u>\$607,392 65</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,244 12
Interest due and accrued on bonds.....	118 42
Rents accrued on company's property.....	150 00
Total.....	5,512 54
Market value of real estate over book value.....	7,100 00
Market value of bonds and stocks over book value.....	241 90
Gross assets.....	<u>\$620,247 09</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	2,064 19
Total admitted assets.....	<u>\$618,182 90</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 9,781 12	
Losses in process of adjustment or in suspense.....	11,792 38	
Losses resisted.....	1,500 00	
Total claims for losses.....	\$23,073 50	
Deduct reinsurance.....	4,051 75	
Net amount of unpaid losses.....		\$ 19,021 75
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 81,884 89	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	265,284 63	
Total unearned premiums as computed above.....		347,169 52
Reinsurance premiums.....		2,289 25
Payments made by purchasers of real estate under contract.....		1,563 16
Total liabilities, except stock.....		\$370,043 68
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	148,139 22	
Surplus to policy holders.....		248,139 22
Total.....		\$618,182 90

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$64,953 215 00	\$764,949 59
Written during the year.....	37,602,215 00	440,426 99
Totals.....	\$102,555,430 00	\$1,205,367 58
Expired and terminated.....	35,201,734 00	438,779 23
In force at end of the year.....	\$67,353 096 00	\$766,588 35
Deduct amount reinsured.....	6,682,570 00	88,461 69
Net amount in force.....	\$60,664,126 00	\$678,126 66

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$11,639,816 00	\$163,769 78
More than one and not more than three years to run.....	41,918,467 00	415,554 99
More than three years to run.....	7,106,843 00	98,801 89
Net amount in force Dec. 31, 1909.....	\$60,664,126 00	\$678,126 66

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 10,000 00
Losses incurred during the year, fire.....	157,070 54
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$5,233,953 00	\$472,910 00
Less.....	1,601,135 00	114,280 00
Net risks written.....	\$3,432,818 00	\$358,630 00
Gross premiums received.....	\$61,822 17	\$2,150 18
Less.....	17,036 70	524 23
Net premiums received.....	\$44,785 47	\$1,625 95
Net losses paid.....	\$31,309 37	\$743 81
Net losses incurred.....	\$30,965 13	\$743 81



## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
City of Indianapolis, Ind., Imp., 6s.....		\$11,956 58	\$12,195 71
Town of Cicero, Ind., Imp., 6s.....		138 60	141 37
Totals.....		<u>\$12,095 18</u>	<u>\$12,337 08</u>

## GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1219 Chapline street, Wheeling, W. Va.; incorporated May 15, 1867; commenced business in Illinois March 22, 1900.]

WM. F. STIFEL, President.

F. RIESTER, Secretary.

T. P. PHILLIPS, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$300,000 00
Amount of ledger assets Dec. 31, of previous year.....	<u>\$617,646 26</u>

## INCOME.

	Fire.	
Gross premiums.....	\$303,623 39	
Deduct gross amount paid for—Reinsurance, fire, \$19,843.18; return premiums, fire, \$36,129.24.....	55,972 42	
Total premiums.....		\$247,650 97
Interest on mortgage loans.....	\$ 6,578 67	
Interest on bonds and dividends on stocks.....	16,047 39	
Interest from other sources.....	656 10	
Rents—including company's occupancy of its own buildings.....	3,553 82	
Total interest and rents.....		26,835 98
Profit on sale or maturity of ledger assets.....		350 00
Total income.....		<u>\$274,836 95</u>
Total.....		<u>\$892,483 21</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$102,491 99	
Deduct amount received for—Salvage, fire, \$493.37; reinsurance, fire, \$5,574.58.....	6,067 95	
Net amount paid for losses.....		\$96,424 04
Expenses of adjustment, settlement of losses.....		1,556 04
Commissions or brokerage.....		56,594 57
Allowances to local agencies for miscellaneous agency expenses.....		244 67
Salaries and expenses of special and general agents.....		13,628 33
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		21,639 56
Rents—including company's occupancy of its own buildings.....		1,800 00
Advertising, printing and stationery.....		5,030 76
Postage, telegrams, telephone and express.....		1,966 52
Legal expenses.....		170 80
Maps, including corrections.....		909 85
Underwriters' boards and tariff associations.....		2,063 93
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		672 53
Inspections and surveys.....		1,354 01
Repairs and expenses on real estate.....		762 97
Taxes on real estate.....		530 97
State taxes on premiums.....		4,348 96
Insurance department licenses and fees.....		2,967 85
Other disbursements, viz: Taxes, city and county, \$1,488.98; officers bonds, \$116.67; miscellaneous expenses, \$279.69.....		1,885 34
Interest and dividends to stockholders.....		28,000 00
Total disbursements.....		<u>\$242,552 70</u>
Balance.....		<u>\$649,930 51</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 65,635 70
Mortgage loans on real estate .....	106,250 00
Book value of bonds and stocks (Schedule A) .....	419,350 00
Cash in office .....	2,477 21
Deposits in trust companies and banks not on interest .....	18,649 50
Agent's balances, representing business written subsequent to October 1, last .....	28,305 12
Agent's balances, representing business written prior to October 1, last .....	1,805 24
Bills receivable taken for fire risks .....	1,366 70
Other ledger assets, viz: Office furniture and fixtures .....	6,091 04
Total ledger assets .....	<u>\$649,930 51</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$2,544 05
Interest accrued on bonds .....	6,164 15
Rents accrued on company's property .....	300 01
Total .....	9,008 21
Market value of real estate over book value .....	9,364 30
Market value of bonds and stocks over book value .....	10,720 00
Gross assets .....	<u>\$679,023 02</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes .....	\$6,091 04
Agent's balances, representing business written prior to October 1, last .....	1,805 24
Bills receivable, past due, taken for marine, inland and fire risks .....	366 70
Total .....	8,262 98
Total admitted assets .....	<u>\$670,760 04</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 9,316 93
Losses in process of adjustment, or in suspense .....	11,757 40
Losses resisted .....	4,003 53
Total claims for losses .....	\$25,077 86
Deduct reinsurance .....	2,314 56
Net amount of unpaid losses .....	\$ 22,763 30
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$ 82,102 36
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	120,304 03
Total unearned premiums as computed above .....	202,406 39
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	120 00
State, county and municipal taxes due or accrued .....	2,876 73
Reinsurance premiums .....	159 87
Total liabilities, except capital stock .....	<u>\$228,326 29</u>
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	242,433 75
Surplus to policy holders .....	442,433 75
Total .....	<u>\$670,760 04</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$31,282,386 00	\$369,257 36
Written during the year .....	26,247,475 00	303,623 39
Totals .....	\$57,529,861 00	\$672,880 75
Expired and terminated .....	21,455,751 00	257,696 84
In force at end of the year .....	\$36,074,110 00	\$415,183 91
Deduct amount reinsured .....	2,279,001 00	30,402 87
Net amount in force .....	<u>\$33,795,109 00</u>	<u>\$384,781 04</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$13,237,166 00	\$164,204 72
More than one and not more than three years to run.....	17,785,802 00	182,616 26
More than three years to run.....	2,772,141 00	37,960 06
Net amount in force Dec. 31, 1909.....	<u>\$33,795,109 00</u>	<u>\$384,781 04</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 10,000 00
Losses incurred during the year, fire.....	108,771 02
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	<u>1,500 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,497,206 56
Less.....	<u>750,547 82</u>
Net risks written.....	<u>\$1,737,658 74</u>
Gross premiums received.....	\$31,900 48
Less.....	<u>6,152 90</u>
Net premiums received.....	<u>\$25,747 58</u>
Net losses paid.....	<u>\$7,835 94</u>
Net losses incurred.....	<u>\$8,345 03</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, coup., 4s.....	\$50,000 00	\$57,750 00
United States, reg., 2s.....	60,000 00	60,750 00
City of Wheeling, 5s.....	20,500 00	21,730 00
City of Wheeling, 4½s.....	1,000 00	1,000 00
City of Wheeling, refund., 4s.....	32,000 00	32,000 00
City of Wheeling, imp., 4s.....	70,000 00	70,000 00
Ohio county, West Va., 4½s.....	6,000 00	6,000 00
Ohio county, West Va., 4½s.....	2,000 00	2,000 00
Elm Grove, West Va., school, 5s.....	6,500 00	6,630 00
Wheeling, West Va., school, 4½s.....	30,000 00	30,900 00
Wheeling Traction Co., 5s.....	45,000 00	43,650 00
La Belle Iron Works, 6s.....	14,000 00	14,560 00
Wheeling & Elm Grove R. R. Co., gold, 5s.....	42,000 00	42,000 00
Indianapolis & North Western Traction Co., 5s.....	14,250 00	15,000 00
Wheeling Board of Trade Building Co., 5s.....	5,000 00	5,000 00
Wheeling Steel & Iron Co., 5s.....	16,000 00	16,000 00
Wheeling & Belmont Bridge Co.....	5,100 00	5,100 00
Totals.....	<u>\$419,350 00</u>	<u>\$430,070 00</u>

## GERMANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 62 William street, New York, N. Y.; incorporated, February 1859; commenced business in Illinois Mar. 11, 1900.]

HUGO SCHUMANN, President.

GUSTAV KEHR, Secretary.

E. G. HALLE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$1,000,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$5,988,379 11

## INCOME.

	Fire.	
Gross premiums.....	\$3,776,514 60	
Deduct gross amount paid for—Reinsurance, fire, \$431,709.66; return premiums, fire, \$437,388.72.....	869,098 38	
Total premiums.....		\$2,907,416 22
Interest on mortgage loans.....	\$ 16,514 64	
Interest on bonds and dividends on stocks.....	172,878 07	
Interest from other sources.....	12,750 92	
Rents.....	24,671 65	
Total interest and rents.....		226,815 28
From other sources, viz: Conscience money received.....		90 00
Agents' balances previously charged off.....		56 15
Profit on sale or maturity of ledger assets.....		18,568 69
Total income.....		\$3,152,936 34
Total.....		\$9,141,315 45

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,388,028 47	
Deduct amount received for—Salvage, fire, \$3,420.76; reinsurance, fire, \$190,679.56.....	194,100 32	
Net amount paid for losses.....		\$1,193,928 15
Expenses of adjustment, settlement of losses.....		64,558 75
Commissions or brokerage.....		637,698 90
Allowances to local agencies for miscellaneous agency expenses.....		110,874 09
Salaries and expenses of special and general agents.....		121,148 75
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		124,446 08
Rents—including company's occupancy of its own buildings.....		7,445 73
Advertising, printing and stationery.....		21,452 71
Postage, telegrams, telephone and express.....		23,473 97
Legal expenses.....		1,848 88
Furniture and fixtures.....		3,424 88
Maps, including corrections.....		9,582 72
Underwriters' boards and tariff associations.....		18,597 41
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		21,924 84
Inspections and surveys.....		18,676 13
Repairs and expenses on real estate.....		14,547 90
Taxes on real estate.....		10,571 65
State taxes on premiums.....		51,861 52
Insurance department licenses and fees.....		15,003 78
All other licenses, fees and taxes.....		11,614 23
Other disbursements, viz: Exchange, \$3,265.50; subscription to papers, \$1,030.72; miscellaneous, \$2,190.48; 2 shares Southern Adjustment Bureau, \$100.00; decrease in reserve held for reinsurance companies, \$1,272.05.....		7,858 75
Interest and dividends to stockholders.....		150,000 00
Agents' balances charged off.....		370 59
Loss on sale or maturity of ledger assets.....		74,738 89
Decrease in book value of ledger assets.....		250 00
Total disbursements.....		\$2,715,899 30
Balance.....		\$6,425,416 15

## LEDGER ASSETS.

Book value of real estate.....	\$ 750,000 00
Mortgage loans on real estate.....	370,500 00
Book value of bonds and stocks (Schedule A).....	4,226,120 11
Cash in office.....	13,057 09
Deposits in trust companies and banks not on interest.....	25,106 80
Deposits in trust companies and banks on interest.....	550,240 03
Agent's balances, representing business written subsequent to October 1, last.....	477,895 36
Agent's balances, representing business written prior to October 1, last.....	12,496 76
<b>Total ledger assets.....</b>	<b>\$6,425,416 15</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 7,287 75
Interest accrued on bonds.....	20,760 70
Rents due and accrued on company's property.....	166 66
<b>Total.....</b>	<b>28,215 11</b>
Market value of bonds and stocks over book value.....	121,194 64
<b>Gross assets.....</b>	<b>\$6,574,825 90</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$12,496 76
Special deposits to secure liabilities in New Mexico and Manitoba.....	20,900 00
<b>Total.....</b>	<b>33,396 76</b>
<b>Total admitted assets.....</b>	<b>\$6,541,429 14</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$137,379 01
Losses in process of adjustment, or in suspense.....	140,942 05
Losses resisted.....	18,092 00
<b>Total claims for losses.....</b>	<b>\$296,413 06</b>
Deduct reinsurance.....	75,661 34
<b>Net amount of unpaid losses.....</b>	<b>\$ 220,751 72</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 809,701 59
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	2,456,587 61
<b>Total unearned premiums as computed above.....</b>	<b>3,266,289 20</b>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	140 98
State, county and municipal taxes due or accrued.....	36,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	6,243 07
All other liabilities, viz: Due reinsurance companies.....	24,485 15
<b>Total.....</b>	<b>\$3,553,910 12</b>
Less liabilities secured by special deposits in New Mexico and Manitoba, losses, \$200.00; unearned premiums, \$8,823.06.....	9,023 06
<b>Total liabilities, except capital stock.....</b>	<b>\$3,544,887 06</b>
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,996,542 08
<b>Surplus to policy holders.....</b>	<b>2,996,542 08</b>
<b>Total.....</b>	<b>\$6,541,429 14</b>
*Special reserve fund held under New York State law.....	\$500,000 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$682,273,793 00	\$6,579,678 51
Written during the year.....	371,030,926 00	3,776,514 60
<b>Totals.....</b>	<b>\$1,053,304,719 00</b>	<b>\$10,356,193 11</b>
Expired and terminated.....	350,775,257 00	3,561,916 38
<b>In force at end of the year.....</b>	<b>\$702,529,462 00</b>	<b>6,794,276 73</b>
Deduct amount reinsured.....	56,200,425 00	436,151 12
<b>Net amount in force.....</b>	<b>\$646,329,037 00</b>	<b>\$6,358,125 61</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$138,354,131 00	\$1,619,403 18
More than one and not more than three years to run.....	383,446,238 00	3,271,498 62
More than three years to run.....	124,528,668 00	1,467,223 81
Net amount in force Dec. 31, 1909.....	<u>\$646,329,037 00</u>	<u>\$6,358,125 61</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000 00
Losses incurred during the year, fire, \$1,225,603.41; tornado, \$11,655.53 .....	1,237,258 94
Amount loaned to directors.....	30,000 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$26,715,166 00	\$1,091,740 00
Less.....	7,451,536 00	179,926 00
Net risks written.....	<u>\$19,263,630 00</u>	<u>\$911,814 00</u>
Gross premiums received.....	\$340,617 12	\$5,991 94
Less.....	85,740 48	669 51
Net premiums received.....	<u>\$254,876 64</u>	<u>\$5,322 43</u>
Net losses paid.....	<u>\$131,443 24</u>	<u>\$1,042 69</u>
Net losses incurred.....	<u>\$127,147 70</u>	<u>\$1,045 69</u>

\*[NOTE—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department and is not available for payment of current ordinary losses.—See New York Laws, section 130, 131, 132.]

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value*
Georgia State, reg., 3½s.....	\$ 10,250 00	\$ 10,000 00
Province of Ontario, deb., 4s.....	10,225 00	10,400 00
Territory of New Mexico, refund., 6s.....	5,953 08	5,350 00
Territory of New Mexico, gen. refund., 4s.....	5,221 47	5,150 00
Corporate Stock of the City of New York, reg., 3½s.....	253,407 36	225,000 00
Corporate Stock of the City of New York, reg., 3½s.....	282,973 45	227,500 00
Richmond City, reg., 4s.....	62,024 00	52,621 00
Broadway & 7th Ave. R. R. Co., 1st cons. mort., gold, N. Y. City, 5s.....	28,586 25	25,250 00
Brooklyn Union Elev. R. R. Co., 1st mort., gold, N. Y. City, 5s.....	13,050 00	15,450 00
Chesapeake & Ohio Ry. Co., R. & A. Div., 1st con. mort., gold, 4s.....	29,057 50	29,700 00
Chesapeake & Ohio Ry. Co., gen. mort., gold, 4½s.....	51,062 50	51,500 00
Chicago, Burlington & Quincy R. R. Co., deb., 5s.....	53,062 50	51,000 00
Chicago, Milwaukee & St. Paul Ry. Co., So. Minn. Div., 1st mort., 6s.....	28,781 25	25,000 00
Chicago & Northwestern Ry. Co., sink. fund., deb., reg. 5s.....	44,110 00	44,400 00
Chicago, Rock Island & Pacific Ry. Co., 1st refund., gold, 4s.....	22,281 25	22,750 00
Chicago, St. Louis & New Orleans R. R. Co., loan gold, 5s.....	31,781 25	29,250 00
Denver & Rio Grande R. R. Co., 1st cons. mort., gold, 4s.....	28,541 25	33,250 00
Evansville & Terre Haute R. R. Co., 1st mort., gold, 6s.....	30,281 25	28,750 00
Flint & Pere Marquette R. R. Co., 1st cons. mort., gold, 5s.....	26,881 25	26,500 00
Kansas City Southern Ry., 1st mort., gold, 3s.....	37,560 00	36,500 00
Lake Erie & Western R. R. Co., 1st mort., gold, 5s.....	58,687 50	57,000 00
Lake Shore & Michigan Southern Ry. Co., 25 year gold, 4s.....	23,273 75	24,000 00
Lehigh Valley Ry. Co., 1st mort., gold, 4½s.....	25,031 25	26,750 00
Long Island R. R. Co., gen. mort., gold, 4s.....	24,898 75	24,250 00
Long Island R. R. Co., 1st cons. mort., gold, 5s.....	16,871 25	16,800 00
Missouri, Kansas & Texas Ry. Co., 1st mort. ext., gold, 5s.....	24,781 25	26,250 00
Missouri Pacific Ry. Co., 1st cons. mort., gold, 6s.....	29,593 75	27,750 00
Nashville, Chatt. & St. L. Ry. Co., 1st cons. mort., gold, 5s.....	28,031 25	27,500 00
Norfolk & Western Ry. Co., convt. 10-25 year gold, 4s.....	9,997 50	10,200 00
Northern Pacific-Great Northern, C., B. & Q. col., gold joint, 4s.....	84,511 37	97,000 00
N. Y., Brooklyn & Manhattan Beach Ry. Co., 1st con. mort., gold, 5s.....	25,125 00	26,500 00
N. Y., Ontario & Western Ry. Co., refund. mort., gold, 4s.....	24,893 75	24,250 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
St. Louis & San Francisco R. R. Co., refund. mort., gold. ....	\$ 8,282 50	\$ 8,500 00
Toledo & Ohio Central Ry. Co., 1st mort., gold. ....	37,493 75	38,500 00
Wabash R. R. Co., 1st mort., gold, 5s. ....	50,451 25	56,500 00
Western N. Y. & Pa. R. R. Co., 1st mort., gold, 5s. ....	28,031 25	28,000 00
Wheeling & Lake Erie R. R. Co., 1st cons. mort., gold, 4s. ....	22,781 25	21,750 00
American Dock & Improvement Co., 1st mort., New Jersey, 5s. ....	28,531 25	27,250 00
Edison Electric Illuminating Co., 1st convt. mort., gold, N. Y. City, 5s. ....	27,696 25	25,000 00
Mortgage-Bond Co. of N. Y. 10-60 year gold mort., 4s. ....	22,437 50	22,250 00
Tenn. Coal, Iron & R. R. Co., (B. div.) con. 1st mort., gold, 6s. ....	28,021 25	26,750 00
U. S. Steel Corp. 10-60 year sink. fund. coup., gold, 5s. ....	50,468 75	52,500 00
Atchison, Topeka & Santa Fé Ry. Co., com. ....	211,947 29	246,000 00
Atchison, Topeka & Santa Fé Ry. Co., pref. ....	97,112 50	105,000 00
Baltimore & Ohio R. R. Co., pref. ....	96,250 00	92,000 00
Buffalo & Susquehanna R. R. Co., pref. ....	89,000 00	55,000 00
Chicago, Milwaukee & St. Paul Ry. Co., com. ....	41,400 00	47,400 00
Delaware & Hudson Co. ....	88,287 50	92,500 00
Denver & Rio Grande R. R. Co., pref. ....	113,512 50	104,400 00
Great Northern Ry. Co., pref. ....	68,937 50	72,000 00
Louisville & Nashville R. R. Co. ....	145,687 50	158,000 00
N. Y. Chicago & St. Louis R. R. Co., 1st pref. ....	130,187 50	128,400 00
New York, New Haven & Hartford R. R. Co. ....	84,112 50	79,000 00
Norfolk & Western Ry. Co., adjustment pref. ....	45,962 50	44,500 00
Pennsylvania R. R. Co. ....	141,350 00	137,000 00
Reading Co., 1st pref. ....	47,400 00	46,000 00
Southern Pacific Co., com. ....	228,611 37	274,000 00
Southern Ry. Co., pref. ....	95,937 50	75,000 00
Union Pacific R. R. Co., com. ....	171,712 50	247,200 00
Union Pacific R. R. Co., pref. ....	78,875 00	104,000 00
German American Bank, N. Y. City. ....	11,207 63	13,218 70
National Park Bank, N. Y. City. ....	13,165 00	34,875 00
American Sugar Refining Co., pref. ....	47,800 00	49,600 00
Consolidated Gas Co., New York City. ....	132,902 50	128,000 00
Lawyers Mortgage Co., N. Y. City. ....	24,960 00	38,400 00
Pullman Co., Illinois. ....	159,908 09	190,000 00
Standard Oil Co., New Jersey. ....	133,931 25	134,000 00
Underwriters' Salvage Co. of N. Y., New York. ....	1,000 00	1,250 00
Totals. ....	<u>\$4,228,120 11</u>	<u>\$4,347,314 75</u>

## GIRARD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 633 Chestnut street, Philadelphia, Pa.; incorporated March 1853; commenced business in Illinois Apr. 15, 1859.]

HENRY M. GRATZ, President.

EDWARD J. THOMASON, Secretary.

WM. F. ROLLO, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash. ....	<u>\$500,000 00</u>
Amount of ledger assets, Dec. 31, of previous year. ....	<u>\$2,315,136 10</u>

## INCOME.

	Fire.
Gross premiums.....	\$1,225,248 77
Deduct gross amount paid for—Reinsurance, fire, \$166,228.02; return premiums, fire, \$197,634.03.....	363,862 05
Total premiums (other than perpetuals).....	\$861,386 72
Deposit premiums on perpetual risks.....	21,071 83
Interest on mortgage loans.....	\$11,359 05
Interest on collateral loans.....	4,255 60
Interest on bonds and dividends on stocks.....	67,982 34
Interest from other sources.....	642 81
Rents—including company's occupancy of its own buildings.....	18,231 29
Total interest and rents.....	102,471 09
From other sources, viz: Sale of option of Metropolitan Electric Co. (Reading) stock, \$983.56; sale of option of Atlantic City Electric Ry. stock, \$1,073.88.....	2,067 44
Profit on sale or maturity of ledger assets.....	8,046 37
Increase in book value of ledger assets.....	2,763 09
Total income.....	\$997,807 14
Total.....	\$3,312,943 24

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$440,965 56
Deduct amount received for—Salvage, fire, \$1,999.89; reinsurance, fire, \$68,851.37.....	70,851 26
Net amount paid for losses.....	\$370,114 30
Expenses of adjustment, settlement of losses.....	8,887 39
Commissions or brokerage.....	222,094 25
Allowances to local agencies for miscellaneous agency expenses.....	6,353 29
Salaries and expenses of special and general agents.....	24,830 55
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	62,388 04
Rents—including company's occupancy of its own buildings.....	12,939 90
Advertising, printing and stationery.....	10,033 38
Postage, telegrams, telephone and express.....	2,429 09
Legal expenses.....	585 88
Furniture and fixtures.....	2,760 32
Maps, including corrections.....	5,017 86
Underwriters' boards and tariff associations.....	5,039 63
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	7,276 26
Inspections and surveys.....	7,065 42
Repairs and expenses on real estate.....	5,831 87
Taxes on real estate.....	4,124 39
State taxes on premiums.....	9,138 80
Insurance department licenses and fees.....	7,073 34
All other licenses, fees and taxes.....	7,075 42
Other disbursements, viz: Investment expenses, \$99.25; gas and electricity, \$372.56; sundry expenses, \$2,251.07; 90 per cent of premiums on perpetual reinsurance policies carried last year (1908) as an asset are now credited gross to perpetual reserve and the net amount hereby charged off, \$3,733.51.....	6,456 39
Deposit premiums returned.....	24,554 72
Interest and dividends to stockholders.....	100,000 00
Loss on sale or maturity of ledger assets.....	102 67
Decrease in book value of ledger assets.....	1,450 53
Total disbursements.....	\$913,623 69
Balance.....	\$2,399,319 55

## LEDGER ASSETS.

Book value of real estate.....	\$ 219,384 09
Mortgage loans on real estate.....	202,300 00
Loans secured by pledge of bonds, stocks or other collaterals.....	28,740 00
Book value of bonds and stocks (Schedule A).....	1,745,056 86
Cash in office.....	3,564 67
Deposits in trust companies and banks on interest.....	67,293 22
Agent's balances, representing business written subsequent to October 1, last.....	129,491 11
Agent's balances, representing business written prior to October 1, last.....	2,636 60
Other ledger assets, viz: Philadelphia Underwriters Association deposit, \$100.00; perpetual policies of Insurance on company's real estate, \$753.00.....	853 00
Total ledger assets.....	\$2,399,319 55



## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,360 27	
Interest accrued on bonds.....	21,967 96	
Interest accrued on collateral loans.....	378 25	
Total.....		\$24,706 48
Market value of real estate over book value.....		54,865 91
Other non-ledger assets, viz: Credit for unearned 4-5 portion of the aggregate premium of fire insurance policies covering real estate listed.....		649 60
Gross assets.....		<u>\$2,479,541 54</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 2,636 60	
Book values of ledger assets over market value, viz: Stocks and bonds.....	30,211 11	
Special deposits to secure liabilities in Georgia and Virginia.....	33,625 00	
Total.....		66,472 71
Total admitted assets.....		<u>\$2,413,068 83</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$53,661 00	
Losses resisted.....	5,590 00	
Total claims for losses.....	\$59,251 00	
Deduct reinsurance.....	10,748 00	
Net amount of unpaid losses.....		\$ 48,503 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$247,209 21	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	616,480 38	
Total unearned premiums as computed above.....		863,689 59
Amount reclaimable by the insured on perpetual fire insurance policies.....		626,288 75
Total.....		\$1,538,481 34
Less liabilities secured by special deposits in Georgia and Virginia, losses, \$2,031.00; unearned premiums, \$15,396.36.....		17,427 36
Total liabilities, except capital stock.....		\$1,521,053 98
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	392,014 85	
Surplus to policy holders.....		892,014 85
Total.....		<u>\$2,413,068 83</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$186,627,801 00	\$1,775,065 65
Written during the year.....	114,110,896 00	1,225,248 77
Totals.....	\$300,738,697 00	\$3,000,314 42
Expired and terminated.....	99,390,696 00	1,087,670 61
In force at end of the year.....	\$201,347,991 00	\$1,912,643 81
Deduct amount reinsured.....	23,854,646 00	278,428 81
Net amount in force.....	<u>\$177,493,345 00</u>	<u>\$1,634,215 00</u>
Perpetual risks not included above, \$33,700,686.00; premiums on same, \$695,876.38.		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$41,840,285 00	\$494,418 42
More than one and not more than three years to run.....	74,440,239 00	687,221 35
More than three years to run.....	61,212,821 00	452,575 23
Net amount in force Dec. 31, 1909.....	<u>\$177,493,345 00</u>	<u>\$1,634,215 00</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 35,000 00
Losses incurred during the year, fire, \$363,735.29; tornado, \$3,399.01.....	367,134 30
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$10,620,568 00	\$183,580 00
Less.....	2,615,241 00	22,150 00
Net risks written.....	\$8,005,357 00	\$161,430 00
Gross premiums received.....	\$122,894 44	\$955 91
Less.....	27,154 01	114 25
Net premiums received.....	\$95,740 43	\$841 66
Net losses paid.....	\$44,041 24	\$33 75
Net losses incurred.....	\$46,564 24	\$33 75

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Atlanta, Ga., 4½s.....	\$10,440 00	\$10,000 00
Atlantic City, New Jersey, 4½s.....	21,774 52	21,600 00
Camden, New Jersey, 4s.....	20,236 60	19,600 00
Duluth, Minnesota, 4½s.....	15,180 00	15,300 00
New York City, N. Y., 4½s.....	25,477 05	27,375 00
Norfolk, Virginia, 4s.....	25,112 07	23,625 00
Philadelphia, Pa., 3s.....	55,114 01	54,037 50
Seattle, Wash., 5s.....	50,000 00	50,625 00
American Rys. Co., 5s.....	4,825 00	4,800 00
Atlantic City Electric Co., 5s.....	9,324 14	9,600 00
Atlantic Coast Line R. R. Co., Louisville & Nashville, 4s.....	19,268 08	18,800 00
Baltimore & Ohio R. R. Co., Pitts., L. Erie & W. Va. System, 4s.....	9,419 36	9,250 00
Baltimore & Ohio R. R. Co., Southwestern Div., 3½s.....	9,029 40	9,000 00
Big Sandy R. W. Co., Gtdn. by C. & O. R. R., 4s.....	8,913 88	8,800 00
Buffalo & Susquehanna R. R. Co., 1st mort. ref., gold.....	17,133 57	16,400 00
Cleveland, Lorain & Wheeling R. W. Co., B. & O. System, 4½s.....	5,083 13	5,050 00
Central Pacific Ry. Co., Through Short Line, 1st mort., 4s.....	18,565 22	18,800 00
Chicago & Eastern Illinois R. R. Co., ref. & Imp., gold, 4s.....	8,276 58	8,600 00
Chicago, Rock Island & Pacific R. W., gold notes, 4½s.....	19,500 01	19,800 00
Chicago, Rock Island & Pacific R. W., 1st ref., gold, 4s.....	17,307 69	18,200 00
Chicago & Western Indiana, cons. 50 years, 4s.....	19,340 72	18,700 00
Coal River Ry. Co., 1st mort., gold, 4s.....	19,431 25	17,400 00
Choctaw, Oklahoma & Gulf R. R., cons. mort., 5s.....	22,055 35	22,000 00
Colorado Southern Ry., 1st mort., gold, 4s.....	9,544 75	9,700 00
Connecticut Ry. & Lighting Co., 4½s.....	9,803 74	10,200 00
Consolidated Traction Co. of New Jersey, 5s.....	10,317 20	10,400 00
Conestoga Traction Co., 4s.....	9,219 51	9,200 00
Delaware R. R. Co., 4½s.....	6,199 23	6,420 00
Delaware & Hudson, 1st and refund. mort., gold, 4s.....	19,787 86	20,000 00
Detroit United R. W. Co., col. trust, gold notes, 5s.....	20,000 00	20,000 00
East McKeesport St. Ry. Co., 1st mort., gold, 5s.....	20,767 90	20,600 00
Elmira, Cortland & Northern R. R. Co., 5s.....	10,280 00	10,350 00
Fort Pitt Traction Co., Pittsburgh, 5s.....	11,281 74	10,600 00
Georgia & Alabama Ry. Co., 5s.....	20,631 94	20,750 00
Indianapolis St. Ry. Co., gen. mort., 4s.....	13,355 10	12,750 00
Iron Mountain Car Trust, cert. guaranteed, 5s.....	20,078 35	20,000 00
Jefferson R. R. Co., 5s.....	20,945 00	21,000 00
Kansas City Southern Ry., 25 year guaranteed, 3s.....	14,936 50	14,600 00
Lake Shore & Michigan Southern R. W., 25 year, 4s.....	18,619 02	18,800 00
Lehigh Valley R. R. Co., 1st mort., 4½s.....	10,089 04	10,700 00
Lehigh Valley R. R. Co., cons. mort., 4½s.....	10,075 42	10,600 00
Lehigh Valley R. R. Co., gen. cons. mort., 4½s.....	29,436 00	28,950 00
Lehigh Valley R. R. Co., col., 4s.....	24,498 29	24,500 00
Lehigh Valley Transit Co., 4s.....	21,750 00	21,250 00
Long Island R. R. Ferries Co., 4½s.....	20,504 17	20,500 00
Lynn & Boston R. R. Co., 5s.....	25,258 64	26,250 00
Mt. Washington St. Railway Co., 1st mort., guaranteed, 5s.....	10,739 30	10,200 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Mutual Terminal Co. of Buffalo, N. Y., 4s.	\$ 9,535 71	\$ 9,500 00
Newark Passenger Ry. Co., 1st cons mort., 5s.	11,050 00	10,800 00
New Orleans Terminal Co., 1st mort. guaranteed, 4s.	9,641 66	8,100 00
New York Central Lines Equipment Trust, gold cert., 5s.	9,805 00	10,200 00
Norfolk & Western Ry., equip. trust, 4s.	4,837 23	4,850 00
Norfolk & Western Ry. Co., div., 1st lien and gen. mort., 4s.	9,834 61	9,500 00
Norfolk & Western Ry., equip. trust, 4s.	9,924 60	9,900 00
Norfolk Ry. & Light Co., 1st cons. gold mort., 5s.	4,867 00	4,650 00
North Hudson County R. R. Co., imp. mort., 5s.	25,787 50	26,000 00
Norfolk & Western R. W., equip trust, 4s.	9,807 14	9,750 00
Pennsylvania Co., col. trust, gold loan, 4s.	8,862 51	9,800 00
Pennsylvania R. R. Co., convt. gold, 3½s.	18,432 94	19,300 00
Pennsylvania Steel Equipment Trustees' Certs., 3½s.	19,829 00	19,772 00
Philadelphia Co., 5s.	9,978 18	9,800 00
Philadelphia Rapid Transit Co., col trust certs., 5s.	10,095 92	10,100 00
Philadelphia, Wilmington & Baltimore R. R. Co., trust certs., 4s.	50,226 68	49,500 00
Philadelphia, Wilmington & Baltimore R. R. Co., deb., 4s.	20,110 00	20,400 00
Philadelphia & Reading R. R. Co., terminal, 5s.	57,796 14	58,000 00
Philadelphia & West Chester Traction Co., 4s.	9,371 42	9,000 00
Pittsburg, Cincinnati, Chicago & St. Louis R. R. Co., 4½s.	10,312 49	10,800 00
Pittsburg, McKeesport & Connellsville R. R. Co., 5s.	15,567 00	15,450 00
Providence Securities Co., guaranteed, 4s.	8,345 00	8,650 00
Pere Marquette, cons., 4s.	17,365 85	17,300 00
Reading Co. Jersey Central, col., gold, 4s.	10,016 00	9,650 00
St. Clair Terminal R. R. Co., 5s.	10,454 35	10,400 00
Second Ave. R. R. Co., 1st cons., gold mort., 5s.	22,730 70	15,000 00
Steubenville Traction & Light Co., 1st mort., guaranteed, 5s.	19,408 51	18,400 00
St. Louis, Iron Mountain & Southern R. W., 1st mort., 4s.	19,281 25	17,000 00
Southern Pacific R. W. Co., 1st refund. mort., 4s.	9,791 87	9,500 00
Schuykill Valley Traction Co., 5s.	9,611 11	9,000 00
Southern Ry. Co., St. Louis div., 4s.	8,698 78	8,675 00
St. Louis Southwestern Ry. Co., 4s.	15,970 90	16,200 00
Toledo & Ohio Central Ry. Co., 1st mort., 4s.	14,682 50	14,100 00
Toledo, St. Louis & Western R. R. Co., 3½s.	13,363 63	13,500 00
Virginia R. W. Co., equip. notes, 5s.	10,000 00	10,000 00
Wabash Pittsburg Terminal R. W. Co., 1st mort., 4s.	18,446 50	11,100 00
Wilkesburg & East Pittsburg Street R. R. Co., 5s.	10,836 00	10,300 00
American Gas Co., gold, 6s.	9,714 29	10,100 00
American Telephone & Telegraph Co., col. trust, 4s.	19,445 84	18,400 00
Altoona Gas Co., 5s.	5,000 00	5,000 00
American Cement Co., 5s.	14,463 75	14,325 00
Beech Creek Coke & Coke Co., 1st mort., gold, 5s.	8,864 48	8,300 00
Consolidated Gas Co. of Pittsburg, Pa., 5s.	22,178 22	19,600 00
Elmira Water, Light & R. R. Co., 5s.	10,244 88	10,000 00
Friehofer Vienna Baking Co., 5.4s.	5,000 00	5,000 00
Glen Falls Gas & Electric Light Co., 5s.	10,089 55	8,700 00
Hamilton Real Estate Co., Philadelphia, 5 and 5.4s.	9,100 00	9,100 00
Hudson River Gas & Electric Co., 5s.	20,380 00	20,000 00
Hutchinson Water, Light & Power Co., 4s.	6,000 00	4,800 00
Kingston Gas & Electric Co., 5s.	4,868 74	5,000 00
Philadelphia Electric Co., 5s.	10,218 50	10,100 00
Peoria Gas & Electric Co., 5s.	10,092 32	10,200 00
Rockford Gas Light & Coke Co., 5s.	14,888 67	15,000 00
Wanamaker, John, reg., gold, 5s.	20,000 00	20,000 00
Wanamaker, John, reg., gold, guaranteed, 4½s.	5,000 00	5,000 00
West Chester Lighting Co., 5s.	15,311 23	15,375 00
William Cramp & Sons Co., 5s.	10,749 68	10,550 00
Lehigh Coal & Navigation Co.	8,671 60	20,171 25
Metropolitan Street Ry. Co., N. Y.	24,975 00	5,000 00
Pennsylvania R. R. Co.	14,360 00	17,745 00
Philadelphia & Darby Passenger Ry. Co.	2,250 00	2,070 00
Philadelphia Traction Co.	29,082 50	27,000 00
Continental Title & Trust Co., Philadelphia.	2,500 00	4,800 00
General Adjustment Bureau, N. Y.	150 00	150 00
Pennsylvania Salt Manufacturing Co., Philadelphia.	38,949 14	42,400 00
Philadelphia Bourse	1,000 00	80 00
Philadelphia Bourse, pref.	500 00	100 00
United Gas Improvement Co., Philadelphia.	16,645 19	19,000 00
Underwriters Salvage Co., N. Y.	500 00	500 00
Southern Adjustment Bureau.	50 00	50 00
<b>Totals.</b>	<b>\$1,745,056 86</b>	<b>\$1,714,845 75</b>

## GLENS FALLS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at cor. Glen and Bay streets, Glens Falls, New York; incorporated 1849; commenced business in Illinois May 1869.]

J. L. CUNNINGHAM, President.

E. W. WEST, Secretary.

J. L. WHITLOCK, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year .....		\$4,709,890 49

## INCOME.

	Fire.	
Gross premiums .....	\$2,499,862 35	
Deduct gross amount paid for—Reinsurance, fire, \$302,173.83; return premiums, fire, \$225,838.26 .....	528,012 09	
Total premiums .....		\$1,971,850 26
Interest on mortgage loans .....	\$ 74,258 50	
Interest on collateral loans .....	131 25	
Interest on bonds and dividends on stocks .....	143,611 58	
Interest from other sources .....	12,598 83	
Rents—including company's occupancy of its own buildings .....	5,015 40	
Total interest and rents .....		235,615 56
Agents' balances previously charged off .....		180 25
Profit on sale or maturity of ledger assets .....		53,821 45
Total income .....		\$2,261,467 52
Total .....		\$6,971,358 01

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$970,184 62	
Deduct amount received for—Salvage, fire, \$4,608.34; reinsurance, fire, \$104,234.39 .....	108,842 73	
Net amount paid for losses .....		\$861,341 89
Expenses of adjustment, settlement of losses .....		26,161 49
Commissions or brokerage .....		417,062 32
Allowances to local agencies for miscellaneous agency expenses .....		78 71
Salaries and expenses of special and general agents .....		146,065 42
Salaries, fees and other charges of officers, directors, trustees, agents and employees .....		48,354 76
Rents—including company's occupancy of its own buildings .....		12,000 00
Advertising, printing and stationery .....		21,415 82
Postage, telegrams, telephone and express .....		18,938 62
Legal expenses .....		339 67
Furniture and fixtures .....		983 56
Maps, including corrections .....		6,290 55
Underwriters' boards and tariff associations .....		16,967 97
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		8,725 08
Inspections and surveys .....		8,676 53
Repairs and expenses on real estate .....		1,077 64
Taxes on real estate .....		1,765 40
State taxes on premiums .....		27,878 03
Insurance department licenses and fees .....		9,258 12
All other licenses, fees and taxes .....		6,476 93
Other disbursements, viz Office expenses Glens Falls and Chicago .....		10,542 13
Loss Euclid Ave. Trust Co. deposit .....		2,418 50
Interest and dividends to stockholders .....		230,000 00
Agents' balances charged off .....		53 95
Loss on sale or maturity of ledger assets .....		17,942 50
Decrease in book value of ledger assets .....		12,967 83
Total disbursements .....		\$1,913,763 57
Balance .....		\$5,057,594 44

## LEDGER ASSETS.

Book value of real estate .....	\$ 36,482 01
Mortgage loans on real estate .....	1,574,525 00
Book value of bonds and stocks (Schedule A) .....	2,488,111 07
Cash in offices .....	537 37
Deposits in trust companies and banks on interest .....	719,069 78
Agent's balances, representing business written subsequent to October 1, last .....	229,679 00
Agent's balances, representing business written prior to October 1, last .....	9,190 21
<b>Total ledger assets .....</b>	<b>\$5,057,594 44</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$ 7,235 94
Interest due and accrued on bonds .....	18,769 16
Interest accrued on other assets .....	1,267 49
Rents due on company's property .....	150 00
<b>Total .....</b>	<b>27,452 59</b>
Market value of bonds and stocks over book value .....	21,558 93
<b>Gross assets .....</b>	<b>\$5,106,605 96</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 9,190 21
Special deposits to secure liabilities in Oregon .....	25,000 00
<b>Total .....</b>	<b>34,190 21</b>
<b>Total admitted assets .....</b>	<b>\$5,072,415 75</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 26,050 95
Losses in process of adjustment, or in suspense .....	103,824 13
Losses resisted .....	5,800 00
<b>Total claims for losses .....</b>	<b>\$135,675 08</b>
Deduct reinsurance .....	15,463 77
<b>Net amount of unpaid losses .....</b>	<b>\$ 120,211 31</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$ 496,201 19
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	1,618,577 46
<b>Total unearned premiums as computed above .....</b>	<b>2,114,778 65</b>
State, county and municipal taxes due or accrued .....	27,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	20,000 00
All other liabilities, viz: Reserve for dividend .....	180,000 00
<b>Total .....</b>	<b>\$2,462,489 96</b>
Less liabilities secured by special deposits in Oregon, losses, \$5,000.00; unearned premiums, \$12,444.60 .....	12,464 60
<b>Total liabilities, except capital stock .....</b>	<b>\$2,449,995 27</b>
Cash capital .....	\$ 200,000 00
Surplus over all liabilities .....	2,422,420 48
<b>Surplus to policy holders .....</b>	<b>2,622,420 48</b>
<b>Total .....</b>	<b>\$5,072,415 75</b>
*Special reserve fund held under New York Insurance Law .....	\$200,000 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$370,319,827 00	\$4,077,180 70
Written during the year .....	219,088,164 00	2,499,862 35
<b>Totals .....</b>	<b>\$589,387,991 00</b>	<b>\$6,577,043 05</b>
Expired and terminated .....	189,912,991 00	2,286,509 43
<b>In force at end of the year .....</b>	<b>\$399,475,000 00</b>	<b>\$4,290,533 62</b>
Deduct amount reinsured .....	26,935,797 00	257,264 36
<b>Net amount in force .....</b>	<b>\$372,539,203 00</b>	<b>\$4,033,269 26</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
n force, having from date of policy not more than one year to run .....	\$ 78,161,445 00	\$ 992,402 39
More than one and not more than three years to run .....	230,507,414 00	2,249,498 29
More than three years to run .....	63,870,344 00	791,368 58
Net amount in force Dec. 31, 1909 .....	<u>\$372,539,203 00</u>	<u>\$4,033,269 26</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$100,000 00
Losses incurred during the year, fire .....	877,190 19
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$21,572,373 00
Less .....	<u>4,097,152 00</u>
Net risks written .....	<u>\$17,475,221 00</u>
Gross premiums received .....	\$257,500 58
Less .....	<u>43,524 09</u>
Net premiums received .....	<u>\$213,975 88</u>
Net losses paid .....	<u>\$99,668 65</u>
Net losses incurred .....	<u>\$98,726 71</u>

\*[NOTE—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses—See New York Laws, sections 130, 131, 132.]

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Georgia State, 3½s. ....	\$ 25,000 00	\$ 24,500 00
Pendleton City, Ore., 5s. ....	50,000 00	50,000 00
New York City, N. Y., 3½s. ....	100,000 00	90,000 00
New York City, N. Y., 4½s. ....	72,000 00	77,000 00
Richmond City, Va., 4s. ....	10,932 50	11,000 00
Saratoga Springs, N. Y., 5s. ....	5,000 00	5,000 00
Danville, Urbana & Champaign Ry., 1st mort., 6s. ....	100,000 00	96,000 00
Illinois Central Traction Co., 1st mort., 5s. ....	55,910 00	54,720 00
Oklahoma City Street Ry., 1st mort., 5s. ....	23,750 00	23,750 00
Oregon Water Power & Ry., 1st mort., 6s. ....	25,891 67	25,000 00
Reno Power, Light & Water Co., 1st mort., 6s. ....	100,000 00	100,000 00
Southern Pacific R. R. Co., 1st refund, 1st mort., 4s. ....	14,268 75	14,100 00
Southern Pacific Co., convt., 1st mort., 4s. ....	2,866 35	3,000 00
Union Traction Co., Independence, Kan., 1st mort., 5s. ....	22,579 86	22,500 00
West Shore R. R., 1st mort., 4s. ....	50,000 00	50,000 00
Western Pacific R. R., 1st mort., 5s. ....	47,868 00	47,000 00
Gould Paper Co. (serial 44000 annually), 1st mort., 6s. ....	342,000 00	342,000 00
Hudson River Pulp & Paper Co., 1st mort., 6s. ....	230,000 00	230,000 00
Hudson River Pulp & Paper Co. (serial 15000 annually), 1st mort., 6s. ....	90,000 00	90,000 00
International Paper Co., New York, 1st mort., 6s. ....	295,000 00	300,900 00
J. & J. Rogers Co. (serial 50000 biennial), 1st mort., 6s. ....	155,000 00	155,000 00
J. & J. Rogers Co. (serial 13000 annually), 1st mort., 6s. ....	80,000 00	80,000 00
Newton Falls Paper Co., serial, 1st mort., 6s. ....	155,800 00	164,000 00
Twin Falls No. Side Land & Water Co., 1st mort., 6s. ....	48,500 00	48,500 00
Chicago Great Western R. R., pref. ....	90,125 00	62,700 00
Chicago & Northwestern R. R. ....	13,012 50	16,000 00
Christopher & Tenth St. R. R. ....	14,800 00	8,000 00
Great Northern R. R. ....	11,850 00	13,300 00
Illinois Central R. R. ....	13,505 00	16,100 00
Lehigh Valley R. R. ....	21,600 00	40,600 00
Manhattan Ry. Co. ....	46,450 00	54,000 00
New York Central & H. R. R. R. ....	10,462 50	12,000 00

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
Northern Pacific R. R.....	\$10,412 50	\$ 13,500 00
Second Avenue R. R.....	8,500 00	750 00
Third Avenue R. R.....	9,112 50	1,500 00
Twenty-Third St. R. R.....	22,780 00	13,400 00
Cleveland Trust Co., Cleveland, O.....	24,571 44	30,000 00
First National Bank, Glen Falls, N. Y.....	10,000 00	40,000 00
Mt. Kisco National Bank, Mt. Kisco.....	5,000 00	12,500 00
National Bank, Glens Falls.....	30,000 00	30,000 00
American Type Founders Co., pref.....	34,500 00	33,250 00
General Adj. Bureau.....	400 00	400 00
Underwriters Salvage Co.....	500 00	500 00
Western Union Telegraph Co.....	7,962 50	7,000 00
Louisville Property Co.....	200 00	200 00
Totals.....	<u>\$2,488,111 07</u>	<u>\$2,509,670 00</u>

## GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 111 William street, New York City, N. Y.; incorporated Feb. 9, 1899; commenced business in Illinois June 1, 1899.]

E. C. JAMESON, President.

W. H. PAULISON, Secretary.

CHAS. C. ROLLINS, JR., Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$400,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$4,543,906 05</u>

## INCOME.

	Fire.	
Gross premiums.....	\$4,168,004 37	
Deduct gross amount paid for—Reinsurance, fire, \$412,378.20; return premiums, fire, \$944,921.28.....	1,357,299 48	
Total premiums.....		\$2,810,704 89
Interest on mortgage loans.....	\$ 4,110 97	
Interest on bonds and dividends on stocks.....	150,935 27	
Interest from other sources.....	1,437 08	
Rents.....	4,998 00	
Total interest and rents.....		161,481 32
Profit on sale or maturity of ledger assets.....		6,400 00
Total income.....		<u>\$2,978,586 21</u>
Total.....		<u>\$7,522,492 26</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,922,560 74
Deduct amount received for—Salvage, fire, \$10,808.85; reinsurance, fire, \$325,510.00.....	336,118 85
Net amount paid for losses.....	\$1,586,441 89
Expenses of adjustment, settlement of losses.....	25,442 82
Commissions or brokerage.....	522,792 91
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	99,487 81
Rents—including company's occupancy of its own buildings.....	8,020 00
Advertising, printing and stationery.....	8,560 32
Postage, telegrams, telephone and express.....	5,687 33
Legal expenses.....	6,861 90
Furniture and fixtures.....	4,206 39
Maps, including corrections.....	3,827 54
Underwriters' boards and tariff associations.....	11,331 66
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	17,360 76
Inspections and surveys.....	9,099 46
Repairs and expenses on real estate.....	712 57
Taxes on real estate.....	907 20
State taxes on premiums.....	35,500 25
Insurance department licenses and fees.....	4,177 23
Other disbursements, viz.: Miscellaneous, \$17,414.07; paid account borrowed money, \$80,000.00.....	97,414 07
Interest and dividends to stockholders.....	160,000 00
Total disbursements.....	\$2,607,832 11
Balance.....	\$4,914,660 15

## LEDGER ASSETS.

Book value of real estate.....	\$ 72,945 00
Mortgage loans on real estate.....	98,200 00
Book value of bonds and stocks (Schedule A).....	3,935,813 75
Cash in office.....	39,606 71
Deposits in trust companies and banks not on interest.....	75,591 27
Deposits in trust companies and banks on interest.....	95,034 59
Agents' balances, representing business written subsequent to October 1, last.....	564,926 46
Agents' balances, representing business written prior to October 1, last.....	32,542 37
Total ledger assets.....	\$4,914,660 15

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,422 70
Interest accrued on bonds.....	6,950 11
Interest accrued on other assets.....	6,208 00
Total.....	14,580 81
Market value of bonds and stocks over book value.....	266,069 25
Other non-ledger assets, viz.: Due account reinsurance loss account.....	14,367 15
Gross assets.....	\$5,209,677 36

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	32,542 37
Total admitted assets.....	\$5,177,134 99



## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 68,555 00	
Losses in process of adjustment or in suspense .....	243,614 00	
Losses resisted .....	17,050 00	
Total claims for losses .....	\$329,219 00	
Deduct reinsurance .....	30,646 00	
Net amount of unpaid losses .....		\$ 298,573 00
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$1,397,411 84	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	433,191 45	
Total unearned premiums as computed above .....		\$1,830,603 29
State, county and municipal taxes due or accrued .....		10,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....		24,636 22
Due and to become due for borrowed money .....		215,000 00
Total liabilities, except capital stock .....		\$2,378,812 51
Cash capital .....	\$ 400,000 00	
Surplus over all liabilities .....	2,398,322 48	
Surplus to policy holders .....		2,798,322 48
Total .....		\$5,177,134 99

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$299,742,690 00	\$3,716,232 08
Written during the year .....	320,795,605 00	4,168,004 37
Totals .....	\$620,538,295 00	\$7,884,236 45
Expired and terminated .....	308,328,609 00	3,908,823 23
In force at end of the year .....	\$312,209,686 00	\$3,975,413 22
Deduct amount reinsured .....	29,588,281 00	352,795 22
Net amount in force .....	\$282,621,405 00	\$3,622,618 00

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$223,010,124 00	\$2,794,823 69
More than one and not more than three years to run .....	52,902,284 00	725,916 33
More than three years to run .....	6,708,997 00	101,877 98
Net amount in force Dec. 31, 1909 .....	\$282,621,405 00	\$3,622,618 00

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 100,000 00
Losses incurred during the year, fire .....	1,544,580 40
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$14,679,001 00
Less .....	5,181,669 00
Net risks written .....	\$9,497,332 00
Gross premiums received .....	\$173,382 03
Less .....	53,023 70
Net premiums received .....	\$120,358 33
Net losses paid .....	\$50,407 19
Net losses incurred .....	\$53,105 30

**SCHEDULE A.**  
**Bonds and Stocks.**

Description.	Book value.	Market value.
9,000 Imperial Japanese, 1st, 4½s.	\$ 40,107 95	\$ 42,525 00
50,000 Philippine Land Purchase, 4s.	55,950 00	50,750 00
10,000 Georgia-Dawson, waterworks, 5s.	10,700 00	10,300 00
150,000 New York City, dock, 3s.	148,875 00	138,000 00
210,000 New York City, 3½s, May 1, 1954.	271,705 88	187,950 00
50,000 New York City, 3½s, January, 1937.	41,375 00	45,500 00
20,000 Virginia, City of Norfolk, 5s.	22,658 33	21,400 00
2,000 Atchison, Topeka & Santa Fe, 4s, conv., 1955.	2,178 83	2,480 00
30,000 Albany & Susquehanna Ry. Co., 3½s.	30,000 00	30,150 00
40,000 Brooklyn Rapid Transit, 4s.	35,325 00	34,600 00
44,000 Delaware & Hudson Co., 4s.	46,005 62	44,220 00
14,000 Missouri, Kansas, Texas, St. Louis Div., 4s.	11,900 00	12,180 00
25,000 Metropolitan St. Ry. Co., 4s.	22,250 00	12,500 00
35,000 St. Louis & South Western Ry. Co., 4s.	29,268 75	27,825 00
20,000 Western Pacific Ry. Co., 5s.	18,800 00	19,400 00
40,000 Western Maryland, 1st, 4s.	34,811 25	34,400 00
50,000 Western Maryland, cv. 4s, cert.	35,783 75	36,500 00
10,000 Cambria Fuel Co., 6s, 1925.	10,000 00	10,000 00
40,300 New York Air Brake Co., 6s.	39,328 42	46,143 50
50,000 New York & Westchester Lighting Co., 5s.	51,250 00	51,250 00
12,000 New York & Westchester Lighting Co., 4s.	9,600 00	9,600 00
50,000 Somerset Coal Co., 5s.	47,000 00	47,500 00
Atchison, Topeka & Santa Fe Ry. Co., com.	9,356 25	12,400 00
Baltimore & Ohio R. R. Co., com.	211,506 25	225,150 00
Buffalo & Susquehanna R. R. Co., pref.	43,000 00	31,000 00
Chicago & Northwestern Ry. Co., com.	116,625 00	127,400 00
Central R. R. of N. J.	281,937 50	420,000 00
Chicago, Milwaukee & St. Paul Ry. Co., com.	168,016 26	189,600 00
Chicago, Milwaukee & St. Paul Ry. Co., pref.	61,500 00	105,780 00
Denver & Rio Grande R. R. Co., pref.	17,225 00	16,900 00
Delaware & Hudson Co.	259,537 50	259,000 00
Erie R. R. Co., 1st, pref.	43,962 50	30,300 00
Great Northern Ry. Co., pref.	113,517 50	129,150 00
Hocking Valley Ry. Co., pref.	18,125 00	18,400 00
Kansas City, Fort Scott & Memphis Ry. Co., pref.	42,387 50	47,700 00
Louisville & Nashville Ry. Co.	88,612 50	94,500 00
Manhattan Ry. Co.	75,975 00	69,250 00
Northern Pacific R. R. Co., com.	119,875 00	160,050 00
Southern Pacific Co., com.	73,640 62	110,400 00
Union Pacific R. R. Co., com.	20,400 00	20,400 00
United Rys. & Investment Co. of S. F., pref.	25,437 50	21,600 00
Western Maryland R. R. Co., com.	7,781 25	8,900 00
Chatham National Bank	32,957 01	31,620 00
American Smelting & Refining Co., pref.	33,862 50	33,600 00
Amalgamated Copper Co.	57,012 50	54,300 00
Brooklyn Union Gas Co.	84,372 50	98,400 00
Consolidated Gas Co.	358,946 87	374,400 00
General Adjustment Bureau	450 00	450 00
Golden Hill Building Co.	100,000 00	100,000 00
North American Co.	48,877 96	46,200 00
New York Air Brake Co.	106,998 75	67,996 00
People's Gas Light & Coke Co.	151,806 25	185,600 00
Samuel Gans Co.	2,500 00	2,500 00
United Rys. & Investment Co. of S. F., div. cert.	2,033 50	2,033 50
United States Steel Corp., pref.	148,387 50	175,000 00
Underwriters' Salvage Co.	1,000 00	1,000 00
Union Utilities Co.	15,750 00	15,750 00
<b>Totals.</b>	<b>\$3,935,813 75</b>	<b>\$4,201,883 00</b>

**GRANITE STATE FIRE INSURANCE COMPANY.**

**YEAR ENDING DECEMBER 31, 1909.**

[Located at No. 32 Congress street, Portsmouth, N. H.; incorporated July 17, 1885; commenced business in Illinois Jan. 30, 1906.]

CALVIN PAGE, President.

ALFRED F. HOWARD, Secretary.

E. D. KINNEY, Attorney in Illinois at Chicago.

**CAPITAL.**

Capital stock paid in cash	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year	\$1,034,589 50

## INCOME.

	Fire.	
Gross premiums.....	\$802,360 35	
Deduct gross amount paid for—Reinsurance, fire, \$144,761.64; return premiums, fire, \$89,126.46.....	233,888 10	
Total premiums.....		\$568,472 25
Interest on mortgage loans.....	\$ 530 00	
Interest on bonds and dividends on stocks.....	32,207 45	
Interest from other sources.....	1,485 30	
Rents—including company's occupancy of its own buildings.....	5,104 17	
Total interest and rents.....		39,326 92
Agents' balances previously charged off.....		64 50
Profit on sale or maturity of ledger assets.....		21 50
Total income.....		\$607,885 26
Total.....		<u>\$1,642,474 76</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$359,512 87	
Deduct amount received for—Salvage, fire, \$1,322.36; reinsurance, fire, \$60,707.47.....	62,029 77	
Net amount paid for losses.....		\$297,483 10
Expenses of adjustment, settlement of losses.....		5,370 50
Commissions or brokerage.....		124,962 94
Allowances to local agencies for miscellaneous agency expenses.....		1,583 05
Salaries and expenses of special and general agents.....		12,062 85
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		22,183 17
Rents—including company's occupancy of its own buildings.....		3,250 68
Advertising, printing and stationery.....		6,001 44
Postage, telegrams, telephone and express.....		4,442 13
Legal expenses.....		395 00
Furniture and fixtures.....		817 25
Maps, including corrections.....		1,228 08
Underwriters' boards and tariff associations.....		6,407 96
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		1,035 86
Inspections and surveys.....		6,722 52
Repairs and expenses on real estate.....		341 79
Taxes on real estate.....		917 28
State taxes on premiums.....		11,049 21
Insurance department licenses and fees.....		2,927 15
All other licenses, fees and taxes.....		2,268 27
Other disbursements, viz.: Fuel, lights and office expense.....		1,460 84
Interest and dividends to stockholders.....		20,000 00
Agents' balances charged off.....		53 56
Decrease in book value of ledger assets.....		1,271 25
Total disbursements.....		<u>\$534,225 88</u>
Balance.....		<u>\$1,108,248 88</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 46,589 28
Mortgage loans on real estate.....	10,100 00
Book value of bonds and stocks (Schedule A).....	906,087 83
Cash in office.....	996 37
Deposits in trust companies and banks on interest.....	64,405 63
Agents' balances, representing business written subsequent to October 1, last.....	79,859 47
Agents' balances, representing business written prior to October 1, last.....	210 30
Total ledger assets.....	<u>\$1,108,248 88</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 143 00
Interest accrued on bonds.....	5,977 21
Rents accrued on company's property.....	312 49
Total.....	6,432 70
Other non-ledger assets, viz.: Due from other companies account losses paid.....	1,127 98
Gross assets.....	<u>\$1,115,809 56</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.	\$ 210 30	
Book value of ledger assets over market value, viz.: Real estate and bonds and stocks.....	6,285 61	
Total.....		\$8,495 91
Total admitted assets.....		<u>\$1,109,313 65</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$33,498 45	
Losses in process of adjustment or in suspense.....	50,064 30	
Losses resisted.....	1,425 00	
Total claims for losses.....	\$84,987 75	
Deduct reinsurance.....	14,739 68	
Net amount of unpaid losses.....		\$ 70,248 07
Unearned premiums at 50 per cent on fire risks running one year or less	\$189,613 48	
Unearned premiums <i>pro rata</i> on fire risks running more than one year	327,444 45	
Total unearned premiums as computed above.....		517,057 93
State, county and municipal taxes due or accrued.....		8,106 95
Reinsurance premiums.....		4,635 29
Total liabilities, except capital stock.....		\$600,048 24
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	309,265 41	
Surplus to policy holders.....		509,265 41
Total.....		<u>\$1,109,313 65</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906.....	\$89,945,919 00	\$1,153,112 76
Written during the year.....	59,094,064 00	802,360 35
Totals.....	\$149,139,983 00	\$1,955,473 11
Expired and terminated.....	56,329,940 00	767,134 55
In force at end of year.....	\$92,710,043 00	\$1,188,338 56
Deduct amount reinsured.....	12,757,064 00	187,881 43
Net amount in force.....	<u>\$79,952,979 00</u>	<u>\$1,000,457 13</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$27,012,502 00	\$379,226 96
More than one and not more than three years to run.....	32,102,657 00	384,790 37
More than three years to run.....	20,837,820 00	236,439 80
Net amount in force Dec. 31, 1909.....	<u>\$79,952,979 00</u>	<u>\$1,000,457 13</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 35,000 00
Losses incurred during the year, fire.....	326,400 96
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,343,708 00
Less.....	773,474 00
Net risks written.....	<u>\$1,570,234 00</u>
Gross premiums received.....	\$32,309 44
Less.....	7,405 07
Net premiums received.....	<u>\$24,904 37</u>
Net losses paid.....	<u>\$10,062 41</u>
Net losses incurred.....	<u>\$11,243 01</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Albany, N. Y., 4s.....	\$10,000 00	\$10,100 00
Allegheny County, Pa., 4s.....	10,000 00	10,200 00
Boston, Mass., 4s.....	10,000 00	10,100 00
Boston, Mass., 3½s.....	2,000 00	1,960 00
Boston, Mass., 3½s.....	6,000 00	5,880 00
Boston, Mass., 3½s.....	14,000 00	13,440 00
Boston, Mass., 3½s.....	10,000 00	9,600 00
Burlington, Vt., 4s.....	5,000 00	5,050 00
Cincinnati, O., 3½s.....	10,000 00	9,300 00
Columbia County, Wash., 4½s.....	4,000 00	4,040 00
Columbia County, Wash., 4½s.....	4,000 00	4,040 00
Coos County, N. H., 4s.....	5,000 00	5,000 00
Coos County, N. H., 4s.....	5,000 00	5,000 00
Coos County, N. H., 4s.....	5,000 00	5,000 00
Cumberland County, Me., 3½s.....	10,000 00	9,800 00
Cuyahoga County, O., 4s.....	10,000 00	10,000 00
Dover, N. H., 4s.....	8,000 00	8,000 00
Dover, N. H., 4s.....	5,000 00	5,000 00
Gloucester, Mass., 3½s.....	10,000 00	9,800 00
Hillsborough Bridge, N. H., 4s.....	25,000 00	25,000 00
Hillsborough County, N. H., 4s.....	10,000 00	10,000 00
Hudson County, N. J., 4s.....	10,000 00	10,000 00
King County, Wash., 6s.....	10,000 00	11,100 00
Laconia, N. H., 4s.....	5,000 00	5,050 00
Laconia, N. H., 4s.....	1,000 00	1,010 00
Laconia, N. H., 4s.....	2,000 00	2,020 00
Laconia, N. H., 4s.....	2,000 00	2,020 00
Los Angeles, Calif., 4½s.....	10,000 00	10,400 00
Malden, Mass., 4s.....	5,000 00	5,000 00
Malden, Mass., 4s.....	12,000 00	12,240 00
Massachusetts, state of, 3½s.....	20,000 00	19,800 00
Massachusetts, state of, 3½s.....	10,000 00	9,700 00
Massachusetts, state of, 3½s.....	20,000 00	19,400 00
Milwaukee, Wis., 3½s.....	5,000 00	4,850 00
Montpelier, Vt., 4s.....	15,000 00	15,000 00
Mount Vernon, N. Y., 3½s.....	5,000 00	4,725 00
Mount Vernon, N. Y., 3½s.....	5,000 00	4,725 00
Nashua, N. H., 4s.....	1,000 00	1,000 00
Nashua, N. H., 4s.....	5,000 00	5,000 00
Nashua, N. H., 4s.....	9,000 00	9,000 00
Nashville, Tenn., 4s.....	11,000 00	11,000 00
New Hampshire, state of, 3½s.....	2,000 00	2,020 00
New Hampshire, state of, 3½s.....	5,000 00	5,100 00
New Hampshire, state of, 3½s.....	10,000 00	10,200 00
New Hampshire, state of, 3½s.....	10,000 00	10,300 00
New Hampshire, state of, 3½s.....	10,000 00	10,300 00
New Hampshire, state of, 3½s.....	10,000 00	10,300 00
New Hampshire, state of, 3½s.....	5,000 00	5,150 00
Newton, Mass., 4s.....	9,000 00	9,360 00
New York, N. Y., 4s.....	10,000 00	10,000 00
New York, N. Y., 3½s.....	20,000 00	18,000 00
New York, N. Y., 3½s.....	8,000 00	7,200 00
New York, N. Y., 3½s.....	10,000 00	9,000 00
New York, N. Y., 4s.....	15,000 00	15,000 00
Peterborough, N. H., 4s.....	2,000 00	2,000 00
Peterborough, N. H., 4s.....	2,000 00	2,000 00
Pittsfield, N. H., 4s.....	2,500 00	2,500 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Portland, Me., 3½s.....	\$10,000 00	\$ 9,900 00
Portsmouth, N. H., 4s.....	1,500 00	1,500 00
Portsmouth, N. H., 4s.....	18,500 00	18,500 00
Quincy, Mass., 4s.....	3,000 00	3,120 00
Quincy, Mass., 4s.....	3,000 00	3,120 00
Rockingham County, N. H., 4s.....	7,000 00	7,140 00
Rutland, Vt., 4s.....	5,000 00	5,050 00
Seattle, Wash., 4s.....	20,000 00	20,000 00
Seattle, Wash., 4½s.....	10,000 00	10,600 00
Taunton, Mass., 4s.....	8,000 00	8,240 00
Waterville, Me., 3½s.....	10,000 00	9,200 00
Wilton, N. H., 3½s.....	29,000 00	28,710 00
Worcester, Mass., 4s.....	9,000 00	9,270 00
Boston Elevated Ry. Co., 4½s.....	25,000 00	27,000 00
Boston & Maine R. R., 3½s.....	3,000 00	2,850 00
Boston & Maine R. R., 4s.....	10,000 00	9,950 00
Boston & Maine R. R., 4½s.....	20,000 00	21,000 00
Concord & Montreal R. R., 4s.....	30,000 00	30,000 00
Concord & Montreal R. R., 3½s.....	84,000 00	31,980 00
Fitchburg R. R., 4s.....	5,000 00	4,950 00
Illinois Central R. R., 3½s.....	5,000 00	4,450 00
New York Central & Hudson River R. R., 3½s.....	13,000 00	11,830 00
Northern Pacific & Great Northern, joint, 4s.....	15,000 00	14,550 00
Peterborough & Hillsborough R. R., 4½s.....	10,000 00	10,200 00
Portland & Ogdensburg Ry. Co., 4½s.....	10,000 00	10,700 00
Boston & Maine R. R., com.....	19,802 16	19,519 00
Concord & Montreal R. R., class 1.....	8,736 00	7,920 00
Concord & Montreal R. R., class 3.....	1,274 00	1,155 00
Concord & Montreal R. R., class 4.....	6,090 00	5,845 00
Illinois Central R. R., class 4.....	13,543 75	14,800 00
Pennsylvania R. R.....	59,022 29	57,060 50
Worcester, Nashua & Rochester R. R.....	6,219 63	7,497 00
General Adjustment Bureau.....	400 00	400 00
Nashua Card, Gummed & Coated Paper Co., Nashua N. H., pref.....	5,000 00	5,000 00
Underwriters' Salvage Co. of New York.....	500 00	625 00
Totals.....	<u>\$906,087 83</u>	<u>\$901,391 50</u>

## HANOVER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 34 Pine street, New York, N. Y.; incorporated April, 1852; commenced business in Illinois April, 1859.]

R. EMORY WARFIELD, President.

JOSEPH McCORD, Secretary.

CHARLES W. HIGLEY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,000 000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$4,024,713 75</u>

## INCOME.

	Fire.	
Gross premiums.....	\$3,219,616 22	
Deduct gross amount paid for—Reinsurance, fire, \$443,034.40; return premiums, fire, \$415,052.80.....	858,087 20	
Total premiums.....		\$2,361,529 02
Interest on mortgage loans.....	\$ 175 00	
Interest on bonds and dividends on stocks.....	118,337 93	
Interest from other sources.....	2,628 14	
Rents—including company's occupancy of its own buildings.....	76,143 58	
Total interest and rents.....		197,284 65
Agents' balances previously charged off.....		998 44
Profit on sale or maturity of ledger assets.....		36,107 17
Total income.....		\$2,595,919 28
Total.....		<u>\$6,620,633 03</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,326,386 70	
Deduct amount received for—Salvage, fire, \$7,558.86; reinsurance, fire, \$204,035.70.....	211,594 56	
Net amount paid for losses.....		\$1,114,792 14
Expenses of adjustment, settlement of losses.....		87,443 55
Commissions or brokerage.....		475,318 71
Salaries and expenses of special and general agents.....		107,239 25
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		99,798 22
Rents—including company's occupancy of its own buildings.....		23,104 01
Advertising, printing and stationery.....		31,632 40
Postage, telegrams, telephone and express.....		25,056 34
Legal expenses.....		1,284 96
Maps, including corrections.....		8,650 87
Underwriters' boards and tariff associations.....		23,781 08
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		18,016 59
Inspections and surveys.....		19,686 07
Repairs and expenses on real estate.....		13,697 82
Taxes on real estate.....		23,841 65
State taxes on premiums.....		34,916 76
Insurance department licenses and fees.....		14,249 65
All other licenses, fees and taxes.....		16,300 33
Office expenses.....		7,502 25
Interest and dividends to stockholders.....		100,000 00
Loss on sale or maturity of ledger assets.....		701 75
Total disbursements.....		\$2,247,013 37
Balance.....		<u>\$4,373,619 66</u>

## LEDGER ASSETS.

Book value of real estate.....	\$906,581 08
Mortgage loans on real estate.....	3,500 00
Book value of bonds and stocks (Schedule A).....	2,962,022 79
Cash in office.....	2,990 52
Deposits in trust companies and banks not on interest.....	16,795 70
Deposits in trust companies and banks on interest.....	108,696 41
Agents' balances, representing business written subsequent to October 1, last.....	366,825 82
Agents' balances, representing business written prior to October 1, last.....	6,207 33
Total ledger assets.....	<u>\$4,373,619 66</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 14 58
Interest accrued on bonds.....	28,498 80
Rents due on company's property.....	58 34
Total.....	28,563 80
Market value of real estate over book value.....	222,891 98
Market value of bonds and stocks over book value.....	138,429 21
Other non-ledger assets.....	7,822 29
Gross assets.....	<u>\$4,771,326 90</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.	\$ 6,207 33
Special deposits to secure liabilities in Virginia.	55,000 00
Total.	\$61,207 33
Total admitted assets.	<u>\$4,710,119 67</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.	\$ 72,235 17
Losses in process of adjustment or in suspense.	181,684 64
Losses resisted.	32,027 64
Total claims for losses.	\$285,947 45
Deduct reinsurance.	52,523 89
Net amount of unpaid losses.	\$ 233,423 56
Unearned premiums at 50 per cent on fire risks running one year or less	\$ 751,702 53
Unearned premiums <i>pro rata</i> on fire risks running more than one year	1,367,797 08
Excess of original premiums over amount received for reinsurance, \$14,430.67, unearned premiums ( <i>pro rata</i> ).	4,104 11
Total unearned premiums as computed above.	2,123,603 72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.	6,838 18
State, county and municipal taxes due or accrued.	45,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	8,842 84
Return premiums, \$5,703.55; reinsurance premiums, \$22,731.41.	28,434 96
All other liabilities, viz.: Rents paid in advance.	2,402 41
Total.	\$2,448,545 67
Less liabilities secured by special deposits in Virginia: Losses, \$1,754.64; unearned premiums, \$29,990.94.	31,754 58
Total liabilities, except capital stock.	\$2,416,791 00
Cash capital.	\$1,000,000 00
Surplus over all liabilities.	1,293,328 48
Surplus to policy holders.	\$2,293,328 48
Total.	<u>\$4,710,119 57</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.	\$427,705,481 84	\$4,395,268 31
Written during the year.	303,368,968 65	3,219,616 22
Totals.	\$731,074,450 49	\$7,614,884 53
Expired and terminated.	275,767,066 99	2,944,333 43
In force at end of the year.	\$455,317,383 50	\$4,670,551 10
Deduct amount reinsured.	58,708,716 30	576,226 88
Net amount in force.	<u>\$396,608,667 20</u>	<u>\$4,094,324 22</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks	Premiums.
In force, having from date of policy not more than one year to run.	\$132,170,513 75	\$1,503,405 05
More than one and not more than three years to run.	198,742,278 54	1,809,805 73
More than three years to run.	65,695,874 91	781,113 44
Net amount in force Dec. 31, 1909.	<u>\$396,608,667 20</u>	<u>\$4,094,324 22</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.	\$ 100,000 00
Losses incurred during the year, fire.	1,164,518 72
Amount loaned to officers and directors.	Nothing
Amount loaned to stockholders not officers.	Nothing



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$20,436,837 00	\$1,678,201 00
Less.....	3,856,149 00	219,905 00
Net risks written.....	\$16,580,688 00	\$1,458,296 00
Gross premiums received.....	\$255,947 77	\$10,250 55
Less.....	35,019 11	1,334 30
Net premiums received.....	\$220,928 66	\$8,916 25
Net losses paid.....	\$93,574 05	\$1,678 73
Net losses incurred.....	\$90,660 90	\$1,858 62

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
District of Columbia, fund., 3.65s.....	\$ 58,750 00	\$ 53,500 00
State of Georgia, 4½s.....	5,393 75	5,000 00
State of Georgia, 4½s.....	10,787 50	10,100 00
Commonwealth of Massachusetts, reg., 3½s.....	44,050 00	38,800 00
Commonwealth of Massachusetts, coup., water loan, 3½s.....	66,225 00	57,600 00
State of New York, canal imp., 3s.....	51,031 25	51,500 00
State of New York, canal imp., 3s.....	51,315 00	51,500 00
City of New York, dock, 3s.....	76,589 80	68,250 00
City of Richmond, Va., 5s.....	54,680 56	55,000 00
Atlantic Coast Line R. R. Co., 1st consol. mort., 50 year, gold, 4s.....	24,656 25	24,000 00
Atchinson, Topeka & Santa Fé R. R. Co., serial deb., series L, 4s.....	23,531 25	24,500 00
Brooklyn City (N. Y.) R. R. Co., 1st mort. and consol. mort., 5s.....	28,637 50	25,750 00
Brooklyn Union Elevated R. R. Co., 1st mort., gold, 5s.....	25,681 25	25,750 00
Central Pacific R. R. Co., 1st refund., mort., coup., 4s.....	50,375 00	48,500 00
Chi., Mil. & St. Paul Ry. Co., term. mort., 30 year, gold, 5s.....	32,306 25	31,200 00
Chi., Mil. & St. Paul Ry. Co. (Wis. & Min. div.) 1st mort., 5s.....	10,312 50	10,900 00
Chi., R. I. & Pac. Ry. Co., gen. mort., gold, 4s.....	15,826 25	14,850 00
Chi., R. I. & Pac. Ry. Co., 1st and refund. mort., gold, 4s.....	18,425 00	18,200 00
Clev., Cin., Chi. & St. Louis Ry. Co., gen. mort., gold, 4s.....	25,000 00	24,250 00
Columbus & Ninth Ave. (N. Y.) R. R. Co., 1st mort., gold, 5s.....	11,600 00	9,400 00
Colorado & Southern, ref. and ext. mort., gold, 4½s.....	24,656 25	24,500 00
Delaware & Hudson Co., 10 year, conv., deb., 4s.....	25,656 25	25,750 00
Erle R. R. Co., prior lien, gold, con. 4s.....	46,500 00	43,500 00
Interborough Rapid Transit Co., 45 year, gold, mort., 5s.....	51,562 50	52,000 00
King's Co. Elevated R. R. Co., 1st mort., gold, 4s.....	30,756 25	29,750 00
Long Island R. R., refund. mort., gold, 4s.....	50,928 13	49,500 00
Manhattan Ry. Co., consol. mort., gold, 4s.....	26,350 00	24,500 00
Michigan Central R. R. Co., deb., 20 year, gold, 4s.....	23,187 50	23,250 00
Missouri, Kansas & Texas R. R. Co., 1st mort., coup., 4s.....	50,437 50	49,500 00
Missouri Pacific Ry. Co., 1st consol. mort., 5s.....	80,406 25	76,500 00
Northern Pacific & Great Northern, joint, C. B. & Q., col., coup., 4s.....	89,750 00	87,300 00
Northern Pacific R. R. Co., prior lien R. R. and Land grant, gold, coup., 4s.....	51,200 00	51,500 00
New York, New Haven & Hartford R. R. Co., deb., 6s.....	10,000 00	13,400 00
Northern Central R. R. Co., gen. mort., 4½s.....	21,267 50	21,600 00
Norfolk & Western R. R. Co., 1st col., mort., coup., 4s.....	48,925 00	49,000 00
Norfolk & Western R. R. Co., 25 year, gold, 4s.....	20,568 75	25,500 00
Pennsylvania Co., reg., guaranteed, 4½s.....	38,250 00	37,440 00
Pennsylvania R. R. Co., convt., gold, 3½s.....	48,093 75	48,500 00
St. Louis, Iron Mt. & Southern R. R., unifying and refund., 4s.....	93,750 00	86,000 00
St. Louis, Iron Mt. & Southern Ry. Co., gen. con. Ry. & Land grant mort., 5s.....	34,841 88	33,000 00
Southern Ry. Co., 1st con. mort., gold, 5s.....	58,891 25	56,000 00
Southern Ry. Co. (St. Louis div.) 1st mort., 50 year, gold, 4s.....	24,937 50	21,750 00
Southern Pacific Co., 20 year, convt., gold, 4s.....	51,585 10	56,180 00
Southern Pacific R. R. Co., 1st ref. mort., gold, 4s.....	47,562 50	47,500 00
Union Pacific R. R. Co., 1st lien and ref. mort., gold, 4s.....	24,671 88	24,500 00
Wabash R. R. Co., 1st ref. and ext., 50 year, gold, 4s.....	19,156 25	19,500 00
Western Maryland R. R. Co., 1st mort., 50 year, gold, 4s.....	46,500 00	43,000 00
Laclede Gas Light Co. of St. Louis, Mo., 1st mort., gold, 5s.....	27,218 75	25,750 00
Lehigh & Wilkesbarre Coal Co., ext., 4½s.....	50,945 00	50,000 00
The Mortgage Bond Co. of N. Y., gold, series No. 2, 4s.....	22,437 50	22,250 00
Reading Co. & Philadelphia & Reading Coal & Iron Co., gen. mort., gold, 4s.....	48,455 00	50,000 00
Atchinson, Topeka & Santa Fé, pref.....	25,730 00	26,250 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Baltimore & Ohio R. R. Co., pref.	\$ 48,028 12	\$ 46,000 00
Chicago Great Western Ry. Co., pref., trust cert.	9,187 50	6,464 00
Chicago, Mil. & St. Paul Ry. Co., pref.	14,050 00	17,200 00
Chicago & Northwestern Ry. Co., com.	49,672 75	106,005 00
Chicago & Northwestern Ry. Co., pref.	37,256 25	68,100 00
Cleveland, Cincinnati, Chicago & St. Louis Ry. Co., pref.	49,337 50	53,500 00
Delaware & Hudson Co.	18,587 50	18,500 00
Hocking Valley R. R. Co., pref.	29,125 00	36,800 00
Kansas City, Fort Scott & Memphis Ry. Co., pref.	24,787 50	24,000 00
Lehigh Valley R. R. Co.	49,943 75	54,750 00
Manhattan Ry. Co., consol.	196,500 00	169,200 00
New York, New Haven & Hartford R. R. Co.	40,559 38	47,400 00
New York, New Haven & Hartford R. R. Co.	3,125 00	5,425 00
Pennsylvania R. R. Co.	132,985 63	171,250 00
Pittsburg, McKeesport & Young's R. R. Co.	48,325 00	45,150 00
Reading Co., 1st pref.	22,756 25	23,000 00
Rensselaer & Saratoga R. R. Co., consol.	13,512 50	19,900 00
Union Pacific R. R. Co.	56,025 00	61,800 00
United New Jersey R. R. & Canal Co.	35,250 00	37,500 00
American Exchange National Bank.	16,766 26	37,500 00
Bank of America.	27,625 00	48,240 00
Lehigh Coal & Navigation Co.	39,744 75	59,048 00
Underwriters Salvage Co. of New York.	500 00	500 00
Totals.....	<u>\$2,962,022 79</u>	<u>\$3,100,452 00</u>

## HARTFORD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 125 Trumbull street, Hartford, Conn.; incorporated May, 1810; commenced business in Illinois July, 1855.]

CHAS. E. CHASE, President.

THOS. TURNBULL, Secretary.

J. W. G. COFRAN, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$2,000,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$19,661,199 85</u>

## INCOME.

	Fire.	Marine and Inland.
Gross premiums.....	\$18,562,694 42	\$232,204 88
Deduct gross amount paid for—		
Reinsur., fire, \$1,543,895.68;		
Ret. pre., fire, 2,231,718.30; mar. and inl., \$30,275.32	3,775,613 98	30,275 32
Total premiums.....	<u>\$14,787,580 44</u>	<u>\$201,929 56</u>
Interest on mortgage loans.....	\$ 21,322 75	
Interest on collateral loans.....	672 50	
Interest on bonds and dividends on stocks.....	701,549 61	
Interest from other sources.....	15,007 64	
Rents—including company's occupancy of its own buildings.....	<u>58,260 45</u>	
Total interest and rents.....		796,812 95
From other sources, viz: Sale of unlisted assets, \$440,000.00; conscience money, \$600.00;		
premiums on exchange of bonds, \$967.50		441,567 50
Agents' balances previously charged off.....		374 43
Profit on sale or maturity of ledger assets.....		<u>3,225 00</u>
Total income.....		<u>\$16,230,989 88</u>
Total.....		<u>\$35,892,189 73</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$8,269,802 20	\$19,094 87	
Deduct amount received for—Salvage, fire, \$55,717.71; reinsurance, fire, \$684,902.63.....	740,620 34		
Net amount paid for losses.....	\$7,529,181 86	\$19,094 87	\$7,548,276 73
Expenses of adjustment, settlement of losses.....			129,854 67
Commissions or brokerage.....			2,730,037 97
Salaries and expenses of special and general agents.....			721,715 90
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			555,845 66
Rents—including company's occupancy of its own buildings.....			96,321 10
Advertising, printing and stationery.....			195,822 88
Postage, telegrams, telephone and express.....			129,637 82
Legal expenses.....			10,733 77
Furniture and fixtures.....			12,535 62
Maps, including corrections.....			33,991 11
Underwriters' boards and tariff associations.....			198,333 80
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			52,146 98
Inspections and surveys.....			60,339 26
Repairs and expenses on real estate.....			20,019 64
Taxes on real estate.....			12,638 22
State taxes on premiums.....			250,523 19
Insurance department licenses and fees.....			46,707 08
All other licenses, fees and taxes.....			120,701 32
Other disbursements, viz: Miscellaneous expenses, \$40,069.52; paid reinsuring companies under treaty, \$26,377.41.....			66,466 93
Interest and dividends to stockholders.....			650,000 00
Agents' balances charged off.....			3,258 21
Loss on sale or maturity of ledger assets.....			29,096 46
Decrease in book value of ledger assets.....			121,455 25
Total disbursements.....			<u>\$13,796,159 57</u>
Balance.....			<u>\$22,096,030 16</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 891,503 89
Mortgage loans on real estate.....	395,186 67
Loans secured by pledge of bonds, stocks or other collaterals.....	13,000 00
Book value of bonds and stocks (Schedule A).....	16,938,917 61
Cash in office.....	3,909 40
Deposits in trust companies and banks not on interest.....	64,213 43
Deposits in trust companies and banks on interest.....	1,092,907 66
Agent's balances, representing business written subsequent to October 1, last.....	2,645,448 50
Agent's balances, representing business written prior to October 1, last.....	50,963 00
Total ledger assets.....	<u>\$22,096,030 16</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 3,636 30
Interest accrued on bonds.....	203,738 35
Interest accrued on collateral loans.....	320 47
Rents accrued on company's property.....	1,386 77
Total.....	209,081 89
Market value of real estate over book value.....	5,996 11
Market value of bonds and stocks over book value.....	775,555 45
Gross assets.....	<u>\$23,086,663 61</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	50,963 00
Total admitted assets.....	<u>\$23,035,700 61</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$478,605 37	
Losses in process of adjustment, or in suspense .....	901,238 78	
Losses resisted .....	99,823 42	
Total claims for losses .....	\$1,479,667 57	
Deduct reinsurance .....	99,849 95	
Net amount of unpaid losses .....		\$ 1,379,817 62
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$5,375,525 79	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	7,273,124 58	
Unearned premiums at 50 per cent on inland navigation risks .....	93,485 12	
Total unearned premiums as computed above .....		12,742,135 49
State, county and municipal taxes due or accrued .....		200,000 00
Total liabilities, except capital stock .....		\$14,321,953 11
Cash capital .....	\$2,000,000 00	
Surplus over all liabilities .....	6,713,747 50	
Surplus to policy holders .....		8,713,747 50
Total .....		<u>\$23,035,700 61</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908 .....	\$1,993,303,956 00	\$24,088,325 72		
Written during the year .....	1,557,224,858 00	18,562,694 42	\$10,741,110 00	\$232,204 88
Totals .....	\$3,550,528,814 00	\$42,651,020 14	\$10,741,110 00	\$232,204 88
Expired and terminated .....	1,409,387,933 00	17,497,909 05	3,101,055 00	45,234 64
In force at end of the year .....	\$2,141,040,881 00	\$25,153,111 09	\$7,640,055 00	\$186,970 24
Deduct amount reinsured .....	78,154,473 00	570,471 09		
Net amount in force .....	<u>\$2,062,886,408 00</u>	<u>\$24,582,639 40</u>	<u>\$7,640,055 00</u>	<u>\$186,970 24</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$796,964,177 00	\$10,751,051 59
More than one and not more than three years to run .....	923,561,481 00	9,587,434 88
More than three years to run .....	342,400,750 00	4,244,152 93
Net amount in force Dec. 31, 1909 .....	<u>\$2,062,886,408 00</u>	<u>\$24,582,639 40</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 200,000 00
Losses incurred during the year, fire, \$7,643,420.52; marine and inland, \$26,493.19 .....	7,669,913 71
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	13,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.	Tornado.
Gross risks written .....	\$104,189,742 00	\$907,700 00	\$4,185,900 00
Less .....	21,526,271 00	237,000 00	383,705 00
Net risks written .....	<u>\$82,663,471 00</u>	<u>\$670,700 00</u>	<u>\$3,802,195 00</u>
Gross premiums received .....	\$1,215,022 09	\$23,433 33	\$22,296 91
Less .....	189,952 57	4,539 90	1,546 00
Net premiums received .....	<u>\$1,025,069 52</u>	<u>\$18,893 43</u>	<u>\$20,750 91</u>
Net losses paid .....	\$506,310 52	\$806 17	\$3,494 94
Net losses incurred .....	<u>\$507,336 94</u>	<u>\$806 17</u>	<u>\$3,494 94</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United states, 4s.	\$ 12,031 73	\$ 11,475 00
United States of Mexico, external, gold, 5s.	100,955 64	97,911 80
Georgia State, 3½s.	15,450 00	14,850 00
Hamilton, Ontario deb., 4s.	48,000 00	49,375 00
Hartford, Conn. river bridge, 3½s.	99,900 00	103,680 00
Los Angeles, Cal., water works, 4½s.	56,071 12	56,925 00
Los Angeles, Cal., water works, 4½s.	26,110 00	26,781 25
Montreal Corporation, 4s.	64,821 25	62,500 00
Portland, Oregon, city hall, 5s.	9,162 90	9,097 50
Portland, Oregon, city hall, 5s.	15,310 50	16,350 00
Richmond Va., city, 4s.	53,593 75	52,762 50
Toronto, gen. cons., loan deb., 3½s.	65,043 00	63,534 32
Toronto, deb., 3½s.	41,004 10	37,113 19
Toronto, deb., 3½s.	116,284 13	114,829 00
Toronto, deb., 3½s.	65,886 05	66,247 50
Winnipeg, Man., school dist., deb., 4s.	47,750 00	48,875 00
Winnipeg, Man., water works, 3½s.	45,250 00	44,500 00
Atchison, Topeka & Santa Fé R. R., gen. mort., gold, 4s.	25,625 00	25,000 00
Atlantic Coast Line, L. & N., col. trust, 4s.	191,750 00	191,000 00
Baltimore & Ohio R. R., 1st mort., gold, 4s.	99,312 50	99,500 00
Baltimore & Ohio R. R. Co., 1st mort., gold, S. W. div., 3½s.	184,418 34	181,000 00
B. & O. R. R. Co. (Pitts., Lake Erie & W. Va. system) refund. mort., 4s.	44,262 50	46,375 00
Baltimore & Ohio R. R. Co., prior lien, gold, 3½s.	91,500 00	92,875 00
Belt R. R. and Stock Yards, of Indianapolis, 6s.	107,710 00	92,920 00
Boston & Albany R. R., deb., 4s.	49,875 00	50,250 00
Boston & Maine R. R., 20-yr. deb., 4½s.	208,624 24	208,500 00
Brooklyn Union Elevated R. R., 1st mort., 5s.	100,875 00	103,000 00
Canadian Northern Ry. Co., Winnipeg Terminals, gold, 4s.	148,500 00	150,000 00
Central of Georgia Ry., cons. mort., gold, 5s.	209,375 00	217,500 00
Central Pacific Ry., 1st refund., gold, 4s.	248,861 85	242,187 50
Central R. R. of New Jersey, gen. mort., gold, 5s.	334,418 75	365,205 00
Chesapeake & Ohio R. R., gen. mort., gold, 4½s.	159,515 00	154,500 00
Chesapeake & Ohio R. R., 1st cons., mort., gold, 5s.	391,400 00	380,225 00
Chicago & Alton R. R. Co., refund. mort., 50-yr., gold, 3s.	115,875 00	114,750 00
Chicago & Western Indiana R. R., gen. mort., gold, 6s.	398,330 85	369,630 00
Chicago & Western Indiana R. R. Co., cons. mort., 50-yr., gold, 4s.	99,750 00	93,000 00
Chicago & Northwestern R. R., sink. fund, 6s.	171,306 25	164,640 00
Chicago & Northwestern R. R., sink. fund, 5s.	266,396 47	267,662 50
Chicago & Northwestern Ry. Co., 30-yr. deb., 5s.	105,875 00	108,000 00
Chicago, Burlington & Quincy R. R., deb., 5s.	52,562 50	50,750 00
Chicago, Burlington & Quincy R. R. Co., (Ill. div.) mort., 3½s.	133,123 75	134,250 00
Chicago & Great Western R. R., 1st mort., term., gold, 5s.	63,325 00	61,360 00
Chicago & Erie R. R., 1st mort., gold, 5s.	133,047 50	139,080 00
Chicago & Cincinnati R. R., 1st mort., 50-yr., gold, 5s.	26,460 00	23,400 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co., cons. mort., 6s.	155,640 00	156,210 00
Chicago, St. Louis & New Orleans R. R., cons. mort., 5s.	62,370 00	63,720 00
Choctaw & Memphis R. R., 1st mort., gold, 5s.	58,937 50	55,000 00
Cin., Dayton & Chicago R. R., 1st mort., 4s.	51,000 00	40,000 00
Cin., Indianapolis, St. Louis & Chicago R. R., cons. mort., 6s.	124,816 64	117,040 00
Cin. & Indiana Western R. R., 1st mort., gold, 5s.	50,715 00	44,850 00
Cin., Richmond & Muncie R. R., 1st mort., gold, 5s.	66,125 00	58,500 00
Clev., Cin., Chi. & St. L. R. R., (Col. & Spring. div.) 1st mort., gold, 4s.	64,050 00	66,850 00
Clev., Cin., Chi. & St. L. R. R., 1st mort., col. trust, (St. L. div.) gold, 4s.	190,027 50	190,000 00
Clev., Lorain & Wheeling Ry. Co., 1st mort., cons., 5s.	86,790 00	87,395 00
Clev., Columbus, Cincinnati & Indianapolis R. R., cons., 7s.	9,925 00	8,800 00
Dayton & Michigan R. R., guar., 5s.	64,050 00	60,000 00
Detroit, Grand Rapids & Western R. R., 1st cons. mort., 4s.	41,443 90	36,900 00
Detroit & Mackinac Ry. Co., 1st lien, 4s.	32,257 50	32,010 00
Easton & Amboy R. R., 1st mort., guar., 5s.	164,125 00	162,000 00
Elgin, Joliet & Eastern R. R., 1st mort., 5s.	287,726 25	286,020 00
Elmira, Cortland & Northern R. R., 1st mort., guar., gold, 5s.	26,625 00	25,250 00
Elmira, Cortland & Northern R. R., 1st mort., pref. gold, 6s.	56,625 00	52,000 00
Erie R. R., prior lien, gold, 4s.	197,500 00	173,000 00
Erie Ry. Co., cons. mort., 7s.	170,679 79	166,797 50
Grand Rapids & Indiana R. R., 1st mort., gold, guar., 4½s.	22,000 00	21,050 00
Hartford Street Ry. Co., 1st mort., gold, 4s.	103,000 00	101,000 00
Illinois Central R. R., (Springfield div.) 1st mort., gold, 3½s.	44,687 50	45,000 00
International & Great Northern R. R., P. M., 1st mort., gold, 6s.	240,527 50	221,000 00
Interborough Rapid Transit Co., 3-yr. conv. col. trust gold notes, 6s.	75,137 50	77,718 75
Interborough Rapid Transit Co., 45-yr gold, mort., 5s.	51,812 50	51,562 50
Iowa Central Ry., 1st mort., gold, 5s.	124,700 00	116,600 00
Iowa Falls & Sioux City R. R., 1st mort., 7s.	131,938 75	118,000 00
Jefferson R. R., 1st mort., guar., gold (extended), 5s.	183,677 50	179,375 00
Lake Erie & Western R. R., 1st mort., 50-yr. gold, 5s.	35,390 00	35,340 00
Lake Erie & Western R. R., 2d mort., gold, 5s.	69,157 50	70,620 00
Lake Shore & Michigan Southern Ry., 25-yr deb., gold, 4s.	88,156 25	94,875 00
Lake Shore & Michigan Southern Ry., 25-yr. deb., gold, 4s.	198,625 00	190,500 00

## SCHEDULE A—Continued.

Description.	Bonds and Stocks.	Book value.	Market value.
Lehigh Valley R. R., 1st mort., term. gold, 5s.....		\$349,275 00	\$385,400 00
Lehigh Valley R. R., cons., 6s.....		91,962 25	87,750 00
Lehigh Valley R. R. of N. Y., 1st mort., gold, 4½s.....		208,215 00	214,000 00
Long Island R. R., unified mort., gold, 4s.....		59,400 00	57,150 00
Louisville & Jeffersonville Bridge Co., gold mort., 4s.....		47,500 00	47,250 00
Louisville & Nashville R. R., gen. mort., 6s.....		228,907 44	229,125 00
Louisville & Nashville R. R., Evansville, H. & N. div., 1st mort., 6s.....		39,914 10	40,140 00
Louisville & Nashville R. R., unified gold, 4s.....		98,000 00	100,000 00
Louis. & Nash. R. R., (Paducah & Memphis div.) 1st mort., 4s.....		97,625 00	98,250 00
Louisville, Henderson & St. Louis Ry. Co., 1st mort., gold, 5s.....		166,130 00	165,550 00
Manitowoc, Green Bay & Northwestern Ry. Co., 1st mort., 3½s.....		159,457 50	155,750 00
Milwaukee, Lake Shore & Western R. R., ex. and imp., sink. fund, gold, 5s.....		55,180 00	56,000 00
Minneapolis, St. Paul & Sault Ste. Marie Ry. Co., cons. mort., 4s.....		99,375 00	100,000 00
Minneapolis & St. Louis R. R. Co., 1st cons. mort., gold, 5s.....		131,227 50	122,080 00
Minneapolis Union R. R., guar. gold, 6s.....		52,633 33	58,500 00
Missouri, Kansas & Eastern R. R., 1st mort., 5s.....		110,575 00	111,750 00
Missouri Pacific R. R., cons., 1st mort., gold, 6s.....		116,533 33	111,000 00
Mutual Terminal Co. of Buffalo, 1st mort., sink. fund, gold, 4s.....		47,750 00	47,750 00
Nashville, Chattanooga & St. Louis R. R., cons. 1st mort., gold, 5s.....		221,557 50	224,000 00
New England R. R. Co., cons. mort., 50-yr. gold, 4s.....		98,937 50	100,500 00
New York Central & Hudson River R. R., Lake Shore Col. trust, 3½s.....		183,532 50	169,600 00
N. Y. Central & Hudson River R. R., Mich. Central, col. trust, gold, 3½s.....		89,445 00	80,000 00
New York Central & Hudson River R. R., 30-yr. deb., gold, 4s.....		50,281 25	47,812 50
New York & Erie R. R., 4th mort., extend., 5s.....		67,369 20	66,340 00
New York, Ontario & Western Ry. Co., gen. mort., gold, 4s.....		197,000 00	184,000 00
New York, New Haven & Hartford R. R., conv., deb., 3½s.....		277,050 00	264,757 50
New York, New Haven & Hartford R. R., conv., deb., 6s.....		120,407 25	161,938 00
Northern Pacific, Great Northern R. R., C. B. & Q., 4s.....		174,034 00	242,500 00
Northern Pacific R. R., prior lien, L. G., gold, 4s.....		68,125 25	82,000 00
Northern Pacific R. R., St. Paul & Duluth div., P. M., 4s.....		100,500 00	98,000 00
Northern Pacific Terminal Co. of Oregon, 1st mort., gold, 6s.....		116,968 10	115,140 00
Oregon Short Line Ry. Co., 1st mort., 6s.....		64,787 50	64,625 00
Oregon Short Line Ry. Co., cons. 1st mort., 5s.....		168,367 22	171,000 00
Philadelphia & Reading R. R. terminal, gold, 5s.....		76,875 00	88,500 00
Port Reading R. R., 1st mort., gold, 5s.....		50,750 00	55,750 00
Reading Co., gen. mort., sink. fund, gold, 4s.....		29,400 00	30,000 00
St. Paul & Northern Pacific R. R., gen. mort., gold, 6s.....		108,480 00	120,000 00
St. Paul, Minn., & Manitoba R. R., cons. mort., 6s.....		64,000 00	65,000 00
St. Paul, Minn., & Manitoba Ry. Co., (Mont. exten.) 1st mort., 4s.....		15,037 50	14,850 00
St. Louis, Iron Mountain & Southern R. R., gen. cons. L. G., 5s.....		110,570 00	110,000 00
St. Louis, Iron Mountain & Southern R. R., U. & R., gold, 4s.....		92,750 00	88,750 00
St. Louis & San Francisco R. R., gen. mort., gold, 5s.....		54,875 00	54,500 00
St. Louis Southern R. R., 1st mort., guar., gold, 4s.....		65,405 00	62,720 00
Savannah, Florida & Western R. R., 1st mort., gold, 6s.....		125,000 00	127,000 00
South & North Alabama R. R., cons. mort., 5s.....		115,500 00	112,000 00
Southern Pacific Co., 1st refund. mort., gold, 4s.....		192,312 50	189,500 00
Southern Pacific R. R. of California, 1st cons. mort., gold, 6s.....		117,480 00	119,600 00
Southern Ry. Co., St. Louis div., gold, 4s.....		149,250 00	132,000 00
Southern Ry. Co., 1st cons. mort., gold, 5s.....		50,389 00	55,750 00
Southern Ry. Co., (Memphis div.) 1st mort., gold, 5s.....		103,375 00	111,000 00
Terminal Ry. Association of St. Louis, gen. mort., refund., gold, 4s.....		200,767 50	196,000 00
Terminal Ry. Association of St. Louis, 1st mort., gold, 4½s.....		114,812 50	113,400 00
Union Pacific R. R., 1st mort., and L. G., gold, 4s.....		71,687 50	76,500 00
Utah & Northern R. R., 1st mort., extended, 4s.....		97,875 00	99,375 00
Vandalia R. R., cons. mort., series A, 4s.....		100,980 00	100,980 00
Wabash R. R., 1st mort., gold, 5s.....		83,487 50	84,000 00
Wabash R. R., 1st mort., gold, Toledo & Chicago div., 4s.....		73,312 50	66,375 00
Western Maryland R. R., 1st mort., gold, 4s.....		45,093 75	42,760 00
West Shore R. R., guar., 4s.....		153,200 00	151,500 00
Wheeling & Lake Erie R. R., 1st mort., cons., gold, 4s.....		94,750 00	87,250 00
Wheeling & Lake Erie R. R., (Lake Erie div.) 1st mort., gold, 5s.....		85,262 50	78,937 50
New York Dock Co., 1st mort., 4s.....		83,250 00	77,550 00
Northern Investment & Realty Co., col., gold, 4s.....		340,000 00	340,000 00
Chicago, Milwaukee & St. Paul R. R.....		22,172 44	75,008 25
Chicago, Milwaukee & St. Paul R. R., pref.....		19,548 08	63,640 00
Chicago & Northwestern R. R. Co., pref.....		24,350 00	47,000 00
Chicago & Northwestern R. R. Co.....		138,977 69	266,994 00
Connecticut & Passumpsic River R. R. Co., guar.....		100,000 00	100,000 00
Connecticut River R. R. Co.....		2,000 00	5,100 00
Joliet & Chicago R. R., guar.....		80,500 00	87,500 00
New York Central & Hudson River R. R. Co., (including rights).....		76,946 47	98,549 00
New York, New Haven & Hartford R. R. Co.....		182,634 69	299,248 00
New York, New Haven & Hartford R. R. Co., (25 per cent paid in).....		37,636 00	44,397 50
New York, Lackawanna & Western R. R. Co.....		57,125 00	62,500 00

SCHEDULE A—Concluded.

Bonds and Stocks.		
Description.	Book value.	Market value.
Union Pacific R. R., pref.	\$ 2,964 50	\$ 3,105 00
Aetna National Bank, Hartford.	32,780 00	83,475 00
American National Bank, Hartford.	15,000 00	21,000 00
American Exchange National Bank, New York.	21,066 25	52,000 00
Bank of America, New York.	18,573 25	90,750 00
Bank of Montreal, Montreal.	43,964 78	87,850 00
Boylston National Bank, Boston.	11,935 35	12,875 00
Charter Oak National Bank, Hartford.	12,718 75	18,750 00
City Bank, Hartford.	23,964 75	16,600 00
Connecticut River Banking Co., Hartford.	7,660 00	6,300 00
Connecticut Trust & Safe Deposit Co., Hartford.	37,021 22	109,900 00
Farmers and Mechanics National Bank, Hartford.	22,161 99	13,420 00
First National Bank, Hartford.	13,348 50	23,380 00
Hartford National Bank, Hartford.	63,962 75	80,620 00
Importers and Traders National Bank, New York.	30,000 00	172,500 00
Manhattan Company Bank, New York.	13,129 51	35,000 00
Merchants National Bank, New York.	19,735 17	29,225 00
National Bank of Commerce, New York.	14,499 50	26,250 00
National Bank of North America, New York.	30,781 50	14,000 00
National Exchange Bank, Hartford.	2,400 00	2,700 00
Phoenix National Bank, Hartford.	50,470 25	56,040 00
Connecticut River Co.	3,000 00	12,000 00
New York Dock Co., pref.	83,000 00	67,650 00
Northwestern Telegraph Co.	25,000 00	28,000 00
Totals.	<u>\$16,938,917 61</u>	<u>\$17,714,473 06</u>

HAWKEYE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Des Moines Life bldg., Des Moines, Iowa; incorporated March 15, 1865; commenced business in Illinois March 28, 1906.]

H. R. HOWELL, President.

W. D. SKINNER, Secretary.

HENRY L. WAYNE, Attorney in Illinois, at Chicago.

CAPITAL.

Capital stock paid in cash.	<u>\$100,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.		<u>\$860,919 29</u>

INCOME.

Gross premiums.	Fire.	
Deduct gross amount paid for—Reinsurance, fire, \$73,090.23; return premiums, fire, \$87,724.58.	\$558,631 52	
	<u>160,814 81</u>	
Total premiums.		\$397,816 71
Interest on mortgage loans.	\$25,734 00	
Interest on bonds and dividends on stocks.	5,319 84	
Interest from other sources.	7,264 18	
Rents.	<u>900 90</u>	
Total interest and rents.		39,308 92
From other sources, viz: Recovered on items previously charged to profit and loss.		7,422 09
Profit on sale or maturity of ledger assets.		<u>2,160 00</u>
Total income.		<u>\$446,707 72</u>
Total.		<u>\$1,316,627 01</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$291,091 04	
Deduct amount received for—Reinsurance, fire,.....	45,217 80	
Net amount paid for losses.....		\$245,874 14
Expenses of adjustment, settlement of losses.....		3,312 84
Commissions or brokerage.....		110,182 33
Salaries and expenses of special and general agents.....		28,048 28
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		28,810 72
Advertising, printing and stationery.....		6,206 85
Postage, telegrams, telephone and express.....		2,717 66
Legal expenses.....		2,519 26
Maps, including corrections.....		447 00
Underwriters' boards and tariff associations.....		287 54
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		633 77
Inspections and surveys.....		415 00
Repairs and expenses on real estate.....		11 50
Taxes on real estate.....		566 84
State taxes on premiums.....		6,341 14
Insurance department licenses and fees.....		993 50
Other disbursements, viz: Polk county taxes, \$3,600.78; exchange, \$94.88; sundry expense, \$4,882.97; worthless items, \$3,257.38; accrued interest on real estate loans \$627.24		12,463 25
Interest and dividends to stockholders.....		30,000 00
Total disbursements.....		<u>\$472,811 40</u>
Balance.....		<u>\$843,815 61</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 31,000 00
Mortgage loans on real estate.....	505,326 29
Book value of bonds and stocks (Schedule A).....	96,269 61
Cash in office.....	687 19
Deposits in trust companies and banks not on interest.....	2,635 70
Deposits in trust companies and banks on interest.....	78,469 47
Agent's balances, representing business written subsequent to October 1, last.....	28,780 44
Agent's balances, representing business written prior to October 1, last.....	751 59
Bills receivable taken for fire risks.....	99,895 32
Total ledger assets.....	<u>\$843,815 61</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$8,349 88
Interest accrued on bonds.....	265 98
Interest accrued on other assets.....	4,912 49
Total.....	13,528 35
Market value of bonds and stocks over book value.....	6,797 50
Gross assets.....	<u>\$864,141 46</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 751 59
Bills receivable, past due, taken for marine, inland and fire risks.....	8,796 87
Total.....	9,548 46
Total admitted assets.....	<u>\$854,593 00</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 7,774 31
Losses in process of adjustment, or insuspense.....	10,035 00
Losses resisted.....	1,300 00
Total claims for losses.....	\$19,109 31
Deduct reinsurance.....	1,176 56
Net amount of unpaid losses.....	\$ 17,932 75
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 61,856 09
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	562,340 20
Total unearned premiums as computed above.....	624,196 29
State, county and municipal taxes due or accrued.....	5,000 00
Total liabilities, except capital stock.....	<u>\$647,129 04</u>
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	107,463 96
Surplus to policy holders.....	207,463 96
Total.....	<u>\$854,593 00</u>



## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$75,584,662 00	\$1,461,803 43
Written during the year .....	33,318,714 00	558,631 52
Totals .....	\$108,903,376 00	\$2,020,434 95
Expired and terminated .....	29,464,402 00	552,978 08
In force at end of the year .....	\$79,438,974 00	\$1,467,456 87
Deduct amount reinsured .....	13,780,190 00	266,493 06
Net amount in force .....	<u>\$65,658,784 00</u>	<u>\$1,200,963 81</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$ 8,327,857 00	\$123,712 19
More than one and not more than three years to run .....	14,780,773 00	186,191 31
More than three years to run .....	42,550,154 00	891,060 31
Net amount in force Dec. 31, 1909 .....	<u>\$65,658,784 00</u>	<u>\$1,200,963 81</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 5,000 00
Losses incurred during the year, fire .....	241,338 33
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$2,523,813 00
Less .....	640,324 00
Net risks written .....	<u>\$1,883,489 00</u>
Gross premiums received .....	\$32,433 66
Less .....	8,257 09
Net premiums received .....	<u>\$24,176 57</u>
Net losses paid .....	<u>\$14,812 22</u>
Net losses incurred .....	<u>\$17,145 41</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Ia. L. & T. Co., 5s .....	\$ 1,000 00	\$ 1,000 00
Ia. L. & T. Co., 5s .....	12,000 00	12,000 00
Ia. L. & T. Co., 5s .....	1,200 00	1,200 00
Ia. L. & T. Co., 5s .....	400 00	400 00
Missouri, Kansas & Texas Ry. Co., 4½s .....	9,207 50	9,125 00
C., R. I. & P. Ry. Co., 4s .....	3,885 00	4,568 75
C., R. I. & P. Ry. Co., 4s .....	3,891 25	4,568 75
Pav. Cert., city of, D. M., 6s .....	435 86	435 86
Northern Pacific .....	13,500 00	14,562 50
Chicago & Northwestern .....	17,500 00	18,250 00
Baltimore & Ohio .....	5,000 00	5,925 00
Chicago, Milwaukee & St. Paul .....	7,000 00	7,918 75
United States Steel .....	11,000 00	12,500 00
Atchison, Topeka & Santa Fé .....	10,000 00	10,362 50
Des Moines Coliseum .....	250 00	250 00
Totals .....	<u>\$96,269 61</u>	<u>\$103,067 11</u>

# HOME INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 56 Cedar street, New York, N. Y.; incorporated April 1853; commenced business in Illinois April 24, 1855.]

ELDRIDGE G. SNOW, President.

CHARLES. L. TYNER, Secretary

H. H. WALKER, Attorney in Illinois, at Chicago.

### CAPITAL.

Capital stock paid in cash.....	\$3,000,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$23,804,122 72

### INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$15,632,121 75	\$808,496 77	
Deduct gross amount paid for—			
Reinsur., fire, \$2,809,540.44; mar. and inl., \$221,762.68			
Ret. pre., fire, 1,958,643.00; mar. and inl., 87,141.13	4,768,183 44	308,903 81	
Total premiums .....	\$10,863,938 31	\$499,592 96	\$11,363,531 27
Interest on mortgage loans.....		\$ 4,784 04	
Interest on bonds and dividends on stocks.....		872,222 52	
Interest from other sources.....		21,413 11	
Rents—including company's occupancy of its own buildings.....		154,582 08	
Total interest and rents.....			1,053,001 75
From other sources, viz: Profit and loss account.....			3,110 00
Agent's balances previously charged off.....			92 16
Profit on sale or maturity of ledger assets.....			365,599 91
Total income.....			\$12,785,305 00
Total.....			\$36,589,427 81

### DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$6,798,636 05	\$312,649 83	
Deduct amount received for—			
Salvage, fire, \$ 37,077.93; mar. and inl., \$ 12,967.57			
Reinsur., fire, 1,612,286.35; mar. and inl., 127,311.35	1,649,364 28	140,278 92	
Net amount paid for losses.....	\$5,149,271 77	\$172,370 91	\$5,321,642 68
Expenses of adjustment, settlement of losses.....			126,177 73
Commissions or brokerage.....			2,082,872 60
Salaries and expenses of special and general agents.....			337,882 80
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			397,097 61
Rents—including company's occupancy of its own buildings.....			120,360 22
Advertising, printing and stationery.....			194,828 57
Postage, telegrams, telephone and express.....			94,722 31
Legal expenses.....			2,356 75
Maps, including corrections.....			18,530 91
Underwriters' boards and tariff associations.....			130,913 24
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			32,280 44
Inspections and surveys.....			37,377 73
Repairs and expenses on real estate.....			45,026 29
Taxes on real estate.....			27,718 06
State taxes on premiums.....			\$41,829 93
Insurance department licenses and fees.....			32,052 46
Other disbursements, viz: Traveling expenses (other than in item 7) \$6,239.18; exchange, \$12,890.89; incidentals, \$93,565.67; profit and loss account, \$218.20.....			112,913 94
Interest and dividends to stockholders.....			750,000 00
Agents' balances charged off.....			636 29
Loss on sale or maturity of ledger assets.....			19,616 50
Decrease in book value of ledger assets.....			130,361 56
Total disbursements.....			\$10,257,198 71
Balance.....			\$26,332,229 10

## LEDGER ASSETS.

Book value of real estate .....	\$ 1,543,892 06
Mortgage loans on real estate .....	69,800 00
Book value of bonds and stocks (Schedule A) .....	21,847,554 99
Deposits in trust companies and banks not on interest .....	657,434 09
Deposits in trust companies and banks on interest .....	895,010 34
Agent's balances, representing business written subsequent to October 1, last .....	912,367 49
Agent's balances, representing business written prior to October 1, last .....	53,975 16
Bills receivable taken for fire risks .....	36,817 61
Other ledger assets, viz: Counter and office and premiums uncollected .....	315,377 36
<b>Total ledger assets .....</b>	<b>\$26,332,229 10</b>

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value .....	1,029,533 34
<b>Gross assets .....</b>	<b>\$27,361,762 44</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$53,975 16
Bills receivable, past due, taken for fire risks .....	115 00
<b>Total .....</b>	<b>54,090 16</b>
<b>Total admitted assets .....</b>	<b>\$27,307,672 28</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 212,473 55
Losses in process of adjustment, or in suspense .....	1,139,487 42
Losses resisted .....	107,632 88
<b>Total claims for losses .....</b>	<b>\$1,459,593 85</b>
Deduct reinsurance .....	500,954 09
<b>Net amount of unpaid losses .....</b>	<b>\$ 958,639 76</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$3,498,888 00
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	6,436,994 00
Unearned premiums at 50 per cent on inland and navigation risks .....	229,253 00
Unearned premiums 100 per cent on marine risks .....	79,280 00
<b>Total unearned premiums as computed above .....</b>	<b>10,244,415 00</b>
State, county and municipal taxes due or accrued .....	100,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	64,492 85
Reinsurance premiums .....	557,287 71
All other liabilities, viz: Reserve as a conflagration surplus .....	1,200,000 00
<b>Total liabilities, except capital stock .....</b>	<b>\$13,124,835 32</b>
Cash capital .....	\$ 3,000,000 00
Surplus over all liabilities .....	11,182,836 96
<b>Surplus to policy holders .....</b>	<b>14,182,836 96</b>
<b>Total .....</b>	<b>\$27,307,672 28</b>
<b>*Special reserve fund held under New York law .....</b>	<b>\$1,500,000 00</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908 .....	\$1,990,201,785 00	\$19,911,640 00	\$15,930,476 00	\$398,980 00
Written during the year .....	1,621,107,580 00	15,632,121 75	61,318,543 00	808,496 77
<b>Totals .....</b>	<b>\$3,611,309,365 00</b>	<b>\$35,543,761 75</b>	<b>\$77,249,019 00</b>	<b>\$1,207,476 77</b>
Expired and terminated .....	1,448,755,633 00	14,423,682 75	52,413,772 00	563,735 77
<b>In force at end of the year .....</b>	<b>\$2,162,553,732 00</b>	<b>\$21,120,079 00</b>	<b>\$24,835,247 00</b>	<b>\$643,741 00</b>
Deduct amount reinsured .....	293,275,035 00	1,754,971 00	5,862,346 00	105,956 00
<b>Net amount in force .....</b>	<b>\$1,869,278,697 00</b>	<b>\$19,365,108 00</b>	<b>\$18,972,901 00</b>	<b>\$537,785 00</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$680,037,494 00	\$6,997,775 00
More than one and not more than three years to run.....	871,527,684 00	8,552,750 00
More than three years to run.....	317,713,519 00	3,814,583 00
Net amount in force Dec. 31, 1909.....	<u>\$1,869,278,697 00</u>	<u>\$19,365,108 00</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 300,000 00
Losses incurred during the year, fire, \$5,408,906.30; marine and inland, \$225,904.96.....	5,634,811 26
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written.....	\$91,145,038 00	\$1,309,595 00
Less.....	11,015,225 00	100,550 00
Net risks written.....	<u>\$80,129,813 00</u>	<u>\$1,209,045 00</u>
Gross premiums received.....	\$911,506 08	\$16,772 35
Less.....	99,064 93	1,130 62
Net premiums received.....	<u>\$812,441 15</u>	<u>\$15,641 73</u>
Net losses paid.....	<u>\$342,694 36</u>	<u>\$5,558 60</u>
Net losses incurred.....	<u>\$342,116 07</u>	<u>\$5,576 60</u>

\*[NOTE.—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, sections 130, 131, 132.]

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
District of Columbia, 3.65s.....	\$ 100,000 00	\$ 106,000 00
United States, reg., 4s.....	285,000 00	327,750 00
United States of Mexico, internal, 5s.....	19,806 65	23,000 00
Georgia, state of, 3½s.....	10,000 00	9,500 00
New York, state of, canal imp., reg., 3s.....	700,000 00	700,000 00
New York, state of, canal imp., reg., 3s.....	300,000 00	300,000 00
New York, state of, canal imp., reg., 3s.....	1,200,000 00	1,200,000 00
New York, state of, reg., 3s.....	300,000 00	300,000 00
New York, city of, reg., 3½s.....	60,000 00	54,000 00
New York, city of, reg., 3½s.....	650,000 00	585,000 00
New York, city of, reg., 3½s.....	220,000 00	198,000 00
New York, city of, reg., 3½s.....	700,000 00	630,000 00
New York, city of, reg., 4½s.....	200,000 00	218,000 00
New York, city of, reg., 4½s.....	800,000 00	872,000 00
Richmond, Va., city of, reg., 5s.....	50,000 00	50,000 00
Rochester, N. Y., city of, reg., refund, 3½s.....	100,000 00	95,000 00
Toronto, city of, deb., reg., 4s.....	232,991 67	243,333 33
Atchison, Topeka & Santa Fé, conv., gold, 5s.....	50,000 00	60,000 00
Atlantic Coast Line, 4s.....	100,000 00	95,000 00
Boston & Maine, 4½s.....	200,000 00	206,000 00
Central of Georgia, 5s.....	100,000 00	108,000 00
Chesapeake & Ohio, 4½s.....	100,000 00	108,000 00
Chicago & Indiana Southern, 4s.....	92,750 00	94,000 00
Chicago, Milwaukee & St. Paul, 4s.....	94,750 00	93,000 00
Chicago & North Western Ry., exten., 4s.....	300,000 00	291,000 00
Chicago, Rock Island & Pacific, 1st and refund. mort., 4s.....	79,887 50	91,000 00
Chicago & Western Indiana, 4s.....	98,187 50	93,000 00
Cleveland Terminal & Valley, 4s.....	99,250 00	95,000 00
Delaware & Hudson, conv., 10-yr., gold, 4s.....	100,000 00	102,000 00

## SCHEDULE A—Continued.

Bonds and Stocks.		
Description.	Book value.	Market value.
Erie R. R.-Pennsylvania Coal, col., 4s	\$ 280,367 50	\$ 246,000 00
Interborough Rapid Transit, 3-yr., conv., gold, 6s	200,000 00	204,000 00
Kansas City, Fort Scott & Memphis Ry. Co., 4s	83,312 50	82,000 00
Lake Shore & Michigan Southern, 25-yr. gold, 4s	93,681 25	94,000 00
Lehigh Valley, gen., 4s	289,875 00	288,000 00
Louisville, Henderson & St. Louis, 1st mort., 5s	20,000 00	27,250 00
Louisville & Nashville, unified mort., 4s	96,125 00	99,000 00
Louisville, New Albany & Chicago, 1st mort., 6s	100,000 00	100,000 00
Manhattan Ry. Co., cons. mort., 4s	98,750 00	97,000 00
Minneapolis & St. Louis, notes, 5s	149,187 50	148,500 00
Missouri, Kansas & Texas, 1st refund., 4s	172,750 00	170,000 00
Missouri, Kansas & Texas, gen. mort., 4½s	46,937 50	45,500 00
New York, New Haven & Hartford, conv., deb. cert., 3½s	100,000 00	98,000 00
New York, New Haven & Hartford, conv., 6s	100,000 00	133,000 00
Norfolk & Western Pocahontas, joint, 4s	95,250 00	89,000 00
Northern Pacific-Great Northern, reg., joint, (C., B. & Q.) col., 4s	360,000 00	384,000 00
Ohio & West Virginia, 1st mort., 7s	100,000 00	100,000 00
Oregon Short Line, refund., 4s	97,250 00	94,000 00
Pennsylvania, conv., gold, 3½s	333,000 00	319,680 00
Pennsylvania, conv., 3½s	200,000 00	200,000 00
Pennsylvania, 3-yr. col., gold notes, 6s	149,112 50	150,000 00
Pennsylvania Co., (loan of 1906) 4s	100,000 00	98,000 00
Reading Co. and The Phil. & Reading Coal & Iron Co., gen. mort., 4s	100,000 00	99,000 00
Reading Co., (Jersey Central) col., gold, 4s	97,500 00	97,000 00
Southern Pacific, Central Pacific stock, col., 4s	185,842 50	182,000 00
Terminal R. R. Association of St. Louis, 4s	99,625 00	97,000 00
The Hudson Companies, gold notes, 6s	200,000 00	200,000 00
The Pennsylvania, equip. trust series C, 3½s	88,715 00	98,000 00
The Tidewater Co., 1st lien notes, 6s	196,500 00	202,000 00
Union Pacific, 1st mort., railroad and land grant, 4s	200,000 00	204,000 00
Virginia Midland Ry., gen. mort., 5s	39,778 75	53,500 00
Washington Terminal Co., 1st mort., gold, 3½s	85,906 25	91,000 00
West Shore Ry., 1st mort., guar., reg., 4s	100,000 00	101,000 00
Adams Express Co., 4s	96,562 50	92,000 00
American Tobacco Co., 4s	234,592 50	231,000 00
Boonville R. R. Bridge, sink. fund, 4s	89,850 00	90,000 00
New York Telephone Co., 4½s	98,078 13	97,000 00
New York & Westchester Lighting Co., gen. mort., 4s	177,000 00	160,000 00
New York & Westchester Lighting Co., deb., 5s	50,000 00	50,000 00
The Mortgage Bond Co. of New York, 4s	44,875 00	40,000 00
Atchison, Topeka & Santa Fé Ry., pref.	181,356 25	206,000 00
Baltimore & Ohio R. R. Co., pref.	234,330 00	276,000 00
Baltimore & Ohio R. R., com.	208,620 00	236,000 00
Central R. R. of New Jersey	114,762 50	155,000 00
Chicago, Milwaukee & St. Paul, pref.	50,000 00	86,000 00
Chicago, Milwaukee & St. Paul, com.	220,643 75	316,000 00
Chicago & Northwestern Ry. Co., pref.	157,967 50	220,000 00
Chicago & North Western Ry., com.	459,981 25	546,000 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co., pref.	95,725 00	160,000 00
Cleveland & Pittsburg R. R., guar. 7 per cent.	187,122 22	174,000 00
Cleveland & Pittsburg R. R. Co., 4 per cent betterment stock	23,625 00	24,750 00
Delaware & Hudson Co.	94,962 50	92,000 00
Fort Wayne & Jackson R. R. Co., pref.	89,833 00	135,000 00
Great Northern Ry. Co., pref.	285,188 69	286,000 00
Great Northern Iron Ore, beneficial cert	61,625 00	81,000 00
Illinois Central R. R. Co.	38,664 00	73,500 00
Kansas City, Fort Scott, Memphis R. R. Co., pref.	124,262 50	117,000 00
Louisville & Nashville R. R. Co., com.	115,125 00	157,000 00
Manhattan Ry. Co.	302,851 63	276,000 00
Morris & Essex R. R. Co.	405,631 56	455,000 00
New York Central & Hudson River R. R. Co.	276,781 47	250,000 00
New York, New Haven & Hartford R. R. Co.	324,083 88	237,000 00
N. Y., N. H. & H. R. R. Co., sub. receipts (1st installment)	15,625 00	27,125 00
Northern Pacific Ry. Co.	342,412 50	435,000 00
Northern R. R. Co. of New Jersey	93,000 00	85,000 00
Northern Securities, stubs	1,560 00	1,000 00
Pennsylvania R. R. Co.	834,446 88	1,020,000 00
Pittsburg, Bessmer & Lake Erie R. R.	179,362 50	165,000 00
Pittsburg, Fort Wayne & Chicago Ry. Co.	419,014 00	432,500 00
Reading Co., 1st pref.	214,256 25	230,000 00
Rensselaer & Saratoga R. R.	177,000 00	190,000 00
Rochester & Genesee Valley R. R.	269,100 00	203,400 00
Union Pacific, pref.	79,125 00	103,000 00
United New Jersey R. R. & Canal Co.	467,242 21	500,000 00
Valley R. R.	130,000 00	120,000 00
American Telephone & Telegraph Co.	398,625 00	420,000 00
American Tobacco Co., pref.	50,462 50	48,000 00

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
Consolidated Gas Co. of New York.....	\$ 895,138 12	\$ 960,000 00
The Mackay Companies, pref.....	145,275 00	154,000 00
American Exchange National Bank of New York.....	69,110 00	100,000 00
Bank of America, New York.....	20,247 12	58,500 00
Chatham National Bank of New York.....	8,190 00	17,000 00
Fourth National Bank of New York.....	29,885 01	40,800 00
Hanover National Bank, New York.....	54,712 50	62,500 00
Long Island Loan & Trust Co.....	31,600 00	45,000 00
Manhattan Co., New York.....	15,997 50	34,000 00
Metropolitan Co., New York.....	9,125 00	25,000 00
United States Mortgage & Trust Co., New York.....	53,052 50	45,000 00
Totals.....	<u>\$21,847,554 99</u>	<u>\$22,877,088 33</u>

## HUMBOLDT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1310 Beaver ave., Pittsburgh, Pa.; incorporated Nov. 18, 1871; commenced business in Illinois April 21, 1904.]

A. H. TRIMBLE, President.

EDWARD HEER, Secretary.

JACOB M. LOEB, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$882,663 53</u>

## INCOME.

	Fire.	
Gross premiums.....	\$661,566 32	
Deduct gross amount paid for—Reinsurance, fire, \$46,862.75; return premiums, fire, \$93,046.32.....	139,909 07	
Total premiums.....		\$521,657 25
Interest on mortgage loans.....	\$42,670 35	
Interest on collateral loans.....	1,262 95	
Interest on bonds.....	534 72	
Interest from other sources.....	844 66	
Rents—including company's occupancy of its own buildings.....	4,537 22	
Total interest and rents.....		49,849 90
Agents' balances previously charged off.....		209 95
Profit on sale or maturity of ledger assets.....		300 00
Total income.....		<u>\$572,017 10</u>
Total.....		<u>\$1,454,680 93</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses—	\$220,046 74
Deduct amount received for—Salvage, fire, \$719.99; reinsurance, fire, \$13,215.91.....	13,935 90
Net amount paid for losses.....	\$206,110 84
Expenses of adjustment, settlement of losses.....	4,969 96
Commissions or brokerage.....	146,864 58
Salaries and expenses of special and general agents.....	8,866 64
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	22,539 62
Rents—including company's occupancy of its own buildings.....	2,203 33
Advertising, printing and stationery.....	6,107 06
Postage, telegrams, telephone and express.....	4,292 20
Legal expenses.....	940 23
Furniture and fixtures.....	2,521 59
Maps, including corrections.....	2,714 62
Underwriters' boards and tariff associations.....	4,522 85
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	1,381 92
Inspections and surveys.....	806 92
Repairs and expenses on real estate.....	1,468 75
Taxes on real estate.....	655 34
State taxes on premiums.....	7,031 96
Insurance department licenses and fees.....	2,438 45
All other licenses, fees and taxes.....	1,260 00
Other disbursements, viz: Extra office help.....	1,510 27
Interest and dividends to stockholders.....	32,000 00
Agents' balances charged off.....	1,913 52
Total disbursements.....	\$463,122 65
Balance.....	\$991,557 98

## LEDGER ASSETS.

Book value of real estate.....	\$ 59,248 36
Mortgage loans on real estate.....	741,925 83
Loans secured by pledge of bonds, stocks or other collaterals.....	22,125 00
Book value of bonds and stocks (Schedule A).....	21,331 88
Cash in office.....	138 74
Deposits in trust companies and banks not on interest.....	69,560 62
Agent's balances, representing business written subsequent to October 1, last.....	72,737 34
Agent's balances, representing business written prior to October 1, last.....	3,590 69
Judgment notes.....	899 52
Total ledger assets.....	\$991,557 98

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$13,230 74
Interest due on collateral loans.....	87 60
Rents due on company's property.....	297 50
Total.....	13,615 84
Other non-ledger assets, viz: Reinsurance due from Peoples National of Philadelphia..	80 64
Gross assets.....	\$1,005,254 46

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	3,590 69
Total admitted assets.....	\$1,001,663 77

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$12,000 00	
Losses in process of adjustment, or in suspense.....	49,294 45	
Losses resisted.....	8,756 84	
Total claims for losses.....	\$70,051 29	
Deduct reinsurance.....	5,965 55	
Net amount of unpaid losses.....		\$ 64,085 74
Unearned premiums at 50 per cent on fire risks running one year or less..	\$140,982 13	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	334,825 35	
Total unearned premiums as computed above.....		475,807 48
State, county and municipal taxes due or accrued.....		2,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers..		2,558 80
Total liabilities, except capital stock.....		\$544,452 02
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	257,211 75	
Surplus to policy holders.....		457,211 75
Total.....		<u>\$1,001,663 77</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$74,788,651 00	\$782,408 32
Written during the year.....	64,636 543 00	661,566 32
Totals.....	\$139,425,194 00	\$1,443,974 64
Expired and terminated.....	47,240,968 00	496,514 67
In force at end of the year.....	\$92,184,226 00	\$947,459 97
Deduct amount reinsured.....	6,433,707 00	68,394 51
Net amount in force.....	<u>\$85,750,519 00</u>	<u>\$879,065 46</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$25,704,783 00	\$281,964 27
More than one and not more than three years to run.....	50,077,692 00	479,955 40
More than three years to run.....	9,968,044 00	117,145 79
Net amount in force Dec. 31, 1909.....	<u>\$85,750,519 00</u>	<u>\$879,065 46</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 85,000 00
Losses incurred during the year, fire.....	234,239 61
Amount loaned to officers and directors.....	500 00
Amount loaned to stockholders not officers.....	<u>1,000 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$5,139,610 00
Less.....	1,375,728 00
Net risks written.....	<u>\$3,763,884 00</u>
Gross premiums received.....	\$61,185 24
Less.....	13,956 17
Net premiums received.....	<u>\$47,229 07</u>
Net losses paid.....	<u>\$17,489 75</u>
Net losses incurred.....	<u>\$17,792 20</u>



## SCHEDULE A.

Bonds and Stocks.		
Description.	Book value.	Market value
Presbyterian Hospital, 54s.....	\$10,000 00	\$10,000 00
Jones and Laughlin Steel Co. 5s.....	5,103 75	5,103 75
Penna. R. R. Co.....	6,228 13	6,228 13
Totals.....	<u>\$21,331 88</u>	<u>\$21,331 88</u>

## IMPERIAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[ Located at No. 1210 Seventeenth street, Denver, Col.; incorporated Jan. 11, 1906; commenced business in Illinois Aug. 27, 1909.]

H. T. LAMEY, President.

A. L. JESSUP, Secretary.

CHAS. R. TUTTLE, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$225,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....	\$378,715 96	
Increase of paid up capital during year.....	25,000 00	
Surplus paid in by stockholders.....	<u>15,000 00</u>	
Extended at.....		<u>\$418,715 96</u>

## INCOME.

	Fire.	
Gross premiums.....	\$230,748 42	
Deduct gross amount paid for—Reinsurance, fire, \$36,363.87; return premiums, fire, \$34,324.84.....	<u>70,688 71</u>	
Total premiums.....		\$160,059 71
Interest on mortgage loans.....	\$ 8,076 15	
Interest on bonds and dividends on stocks.....	10,674 68	
Interest from other sources.....	<u>855 22</u>	
Total interest.....		19,606 05
Total income.....		<u>\$179,665 76</u>
Total.....		<u>\$598,381 72</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$88,030 17
Deduct amount received for—Salvage, fire, \$784.10; reinsurance, fire, \$17,131.64.....	17,915 74
Net amount paid for losses.....	\$70,114 43
Expenses of adjustment, settlement of losses.....	1,331 00
Commissions or brokerage.....	35,587 67
Allowances to local agencies for miscellaneous agency expenses.....	1,136 79
Salaries and expenses of special and general agents.....	8,740 97
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	11,909 50
Rents—including company's occupancy of its own buildings.....	1,200 00
Advertising, printing and stationery.....	1,509 72
Postage, telegrams, telephone and express.....	1,054 09
Legal expenses.....	358 02
Furniture and fixtures.....	622 43
Maps, including corrections.....	969 27
Underwriters' boards and tariff associations.....	1,337 58
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	302 90
Inspections and surveys.....	289 73
State taxes on premiums.....	2,800 19
Insurance department licenses and fees.....	2,206 06
All other licenses, fees and taxes.....	1,457 09
Other disbursements, viz: Auditing, \$174.48; commercial reports and fire records, \$301.00; fiscal agents, \$1,480.45; miscellaneous expense, \$850.51; representation, \$167.72.....	2,974 16
Interest and dividends to stockholders.....	12,000 00
Agents' balances charged off.....	75 77
Total disbursements.....	\$157,977 37
Balance.....	\$440,404 35

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$150,000 00
Book value of bonds and stocks (Schedule A).....	229,042 90
Cash in office.....	150 00
Deposits in trust companies and banks on interest.....	27,619 70
Agent's balances, representing business written subsequent to October 1, last.....	24,591 75
Total ledger assets.....	\$440,404 35

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,282 74
Interest accrued on bonds.....	2,234 24
Total.....	3,516 98
Other non-ledger assets, viz: Furniture, fixtures and maps.....	5,500 00
Gross assets.....	\$449,421 33

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$ 1,000 00
Furniture, fixtures and safes.....	1,500 00
Maps.....	3,000 00
Special deposits to secure liabilities in New Mexico.....	10,500 00
Total.....	16,000 00
Total assets.....	\$433,421 33

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$10,466 00	
Deduct reinsurance .....	472 50	
Net amount of unpaid losses .....		\$ 9,993 50
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$52,445 25	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	61,682 10	
Total unearned premiums as computed above .....		114,127 35
State, county and municipal taxes due or accrued .....		3,300 00
Total .....		\$127,427 35
Less liabilities secured by special deposits in New Mexico: Unearned premiums .....		4,487 58
Total liabilities, except capital stock .....		\$122,939 77
Cash capital .....	\$225,000 00	
Surplus over all liabilities .....	85,488 06	
Surplus to policy holders .....		310,488 06
Total .....		\$433,427 83

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$12,746,831 00	\$182,383 65
Written during the year .....	16,109,689 00	230,748 42
Totals .....	\$28,856,520 00	\$413,132 07
Expired and terminated .....	11,241,020 00	165,358 47
In force at end of the year .....	\$17,615,500 00	\$247,773 60
Deduct amount reinsured .....	2,804,014 00	41,973 78
Net amount in force .....	\$14,811,486 00	\$205,799 82

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums
In force, having from date of policy not more than one year to run .....	\$7,546,047 00	\$104,890 51
More than one and not more than three years to run .....	6,450,038 00	85,264 95
More than three years to run .....	815,401 00	15,624 36
Net amount in force Dec. 31, 1909 .....	\$14,811,486 00	\$205,779 82

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$25,000 00
Losses incurred during the year, fire .....	77,844 48
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$380,330 00
Less .....	30,000 00
Net risks written .....	\$350,330 00
Gross premiums received .....	\$5,048 52
Less .....	470 25
Net premiums received .....	\$4,578 27

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Antonito, Colo., water works, 6s.....	\$ 5,037 50	\$ 5,250 00
Ault, Colo., water works, 6s.....	5,225 00	5,250 00
Berthoud, Colo., water works, 6s.....	9,015 00	9,090 00
Cortez, Colo., town, 6s.....	10,000 00	10,500 00
County of Grant, N. Mex., gen. county refund., 5s.....	10,025 00	10,500 00
Delta, Colo., water works, 5s.....	5,050 00	5,050 00
Denver Union Water Co., 5s.....	8,680 63	7,905 00
East Side San., sewer, Dist. No. 1, Denver, Colo., 6s.....	5,100 00	5,100 00
Ft. Lyon Canal Co., Colo., 5½s.....	20,000 00	20,200 00
Fowler, Colo., water works, 6s.....	5,225 00	5,250 00
Fruita, Colo., water works, 6s.....	4,981 25	5,200 00
Glenwood Springs, Colo., water works, 5s.....	7,070 00	7,070 00
Golden, Colo., water works, 5s.....	4,975 00	5,000 00
Golden, Colo., San. Sewer Dist. No. 1, 6s.....	1,000 00	1,020 00
Highland Sp., San. Sewer Dist. No. 8, Denver, 6s.....	1,000 00	1,020 00
Lamar, Colo., San. Sewer Dist. No. 1, 6s.....	10,000 00	10,300 00
Las Animas, Colo., sidewalk and grading, 6s.....	1,000 00	1,010 00
Las Animas, Colo., sidewalk and grading, 6s.....	4,000 00	4,040 00
Las Animas, Colo., sidewalk and grading, 6s.....	6,000 00	6,060 00
Lyons, Colo., refund., 5s.....	3,000 00	3,000 00
Monte Vista, Colo., sewer, 5s.....	5,050 00	5,050 00
Montrose county, Colo., School Dist. No. 1, 5s.....	5,100 00	5,100 00
Montrose, Colo., San. Sewer Dist. No. 1, state warrants, 6s.....	500 00	500 00
Montrose, Colo., water works, 5s.....	10,000 00	10,100 00
North Denver, Colo., San. Sewer Dist. No. 1, 6s.....	6,060 00	6,120 00
North Side Improvement Dist. No. 3, Denver, Colo., 6s.....	5,025 00	5,100 00
Pueblo, Colo., paving, 4½s.....	9,562 50	10,000 00
Raton, New Mexico, city, 6s.....	1,787 12	1,785 00
Rio Grande Southern Ry., 4s.....	7,525 00	7,500 00
Rocky Ford, Colo., water works, 5s.....	9,975 00	10,100 00
Salt Lake City, Utah, paving, 6s.....	2,000 00	2,000 00
Salt Lake City, Utah, sidewalk exten., Dist. No. 108, 6s.....	4,975 00	5,000 00
South Platte Canal & Reservoir, 5s.....	10,373 90	9,300 00
South Platte Canal & Reservoir, 5s.....	5,000 00	4,650 00
Walsenburg, Colo., town, 6s.....	5,025 00	5,250 00
Trinidad, Colo., water works, 5s.....	10,000 00	10,100 00
Y. M. C. A., Denver, Colo., 6s.....	4,500 00	4,545 00
Western Adjustment & Inspection Bureau.....	200 00	200 00
<b>Totals.....</b>	<b>\$229,042 90</b>	<b>\$230,215 00</b>

## INSURANCE COMPANY OF NORTH AMERICA.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 232 Walnut street, Philadelphia, Pa.; incorporated April 14, 1794; commenced business in Illinois June 5, 1863.]

EUGENE L. ELLISON, President.

T. HOUARD WRIGHT, Secretary.

H. H. RASSWEILER, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$3,000,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$11,845,501 95

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$7,543,727 32	\$3,717,717 05	
Deduct gross amount paid for—			
Reinsur., fire, \$707,359 23; mar. and inl., \$736,564 43			
Ret. pre., fire, 885,892 76; mar. and inl., 332,625 91	1,593,251 99	1,069,190 34	
Total premiums (other than perpetuals) .....	\$5,950,475 33	\$2,648,526 71	\$8,599,002 04
Deposit premiums on perpetual risks .....			13,453 47
Interest on mortgage loans .....		\$ 21,044 87	
Interest on bonds and dividends on stocks .....		406,502 54	
Interest from other sources .....		16,150 09	
Rents—including company's occupancy of its own buildings .....		20,449 57	
Total interest and rents .....			464,147 07
From other sources, viz: Perpetual permits, transfer fees and earned deposits .....			3,516 22
Agents' balances previously charged off .....			2,017 79
Profit on sale or maturity of ledger assets .....			64,025 00
Total income .....			<u>\$9,146,161 59</u>
Total .....			<u>\$20,991,663 54</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$3,390,166 23	\$1,971,918 06	
Deduct amount received for—			
Salvage, marine and inland, .....	\$381,101 92		
Reinsur., fire, \$349,674.08; mar. and inl., 233,476.57	349,674 08	614,578 49	
Net amount paid for losses .....	\$3,040,492 15	\$1,357,339 57	\$4,397,831 72
Expenses of adjustment, settlement of losses .....			57,210 00
Commissions or brokerage .....			1,939,942 70
Allowances to local agencies for miscellaneous expenses .....			102,541 34
Salaries and expenses of special and general agents .....			299,996 36
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....			180,592 09
Rents—including company's occupancy of its own buildings .....			36,411 98
Advertising, printing and stationery .....			68,741 93
Postage, telegrams, telephone and express .....			46,465 83
Legal expenses .....			9,609 00
Furniture and fixtures .....			3,082 70
Maps, including corrections .....			13,813 88
Underwriters' boards and tariff associations .....			49,718 24
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....			16,123 73
Inspections and surveys .....			27,056 97
Repairs and expenses on real estate .....			5,377 85
Taxes on real estate .....			4,594 11
State taxes on premiums .....			136,356 83
Insurance department licenses and fees .....			24,915 35
All other licenses, fees and taxes .....			28,511 45
Other disbursements, viz: Miscellaneous .....			22,830 71
Deposit premiums returned .....			17,503 86
Interest and dividends to stockholders .....			360,000 00
Agents' balances charged off .....			5,752 09
Loss on sale or maturity of ledger assets .....			1,000 00
Decrease in book value of ledger assets .....			2,062 50
Total disbursements .....			<u>\$7,858,104 42</u>
Balance .....			<u>\$13,133,559 12</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 364,410 00
Mortgage loans on real estate .....	373,803 48
Book value of bonds and stocks (Schedule A) .....	9,843,758 45
Cash in office .....	6,238 93
Deposits in trust companies and banks not on interest .....	40,000 00
Deposits in trust companies and banks on interest .....	1,068,396 95
Agents' balances, representing business written subsequent to October 1, last .....	1,379,837 98
Agents' balances, representing business written prior to October 1, last .....	11,883 54
Bills receivable, taken for marine and inland risks .....	25,229 79
Total ledger assets .....	<u>\$13,133 559 12</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 3,030 82	
Interest accrued on bonds.....	57,873 82	
Total.....		\$ 60,904 34
Market value of bonds and stocks over book value.....		141,906 35
Other non-ledger assets, viz.: Reinsurance claims on losses paid.....		40,211 48
Gross assets.....		\$13,376,583 29

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 11,883 54	
Bills receivable, past due, taken for marine, inland and fire risks.....	287 50	
Special deposits to secure liabilities in Canada.....	264,746 80	
Total.....		276,917 84
Total admitted assets.....		\$13,099,665 45

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 96,981 01	
Losses in process of adjustment or in suspense.....	871,022 12	
Losses resisted.....	23,776 87	
Total claims for losses.....	\$991,780 00	
Deduct reinsurance.....	48,730 00	
Net amount of unpaid losses.....		\$943,050 0
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,842 219 94	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	3,488,970 45	
Unearned premiums at 50 per cent on inland navigation risks.....	423,004 52	
Unearned premiums 50 and 100 per cent on marine risks.....	303,281 95	
Total unearned premiums as computed above.....		\$6,057,476 86
Amount reclaimable by the insured on perpetual fire insurance policies.....		750,385 61
Reinsurance in Lloyds, \$22,138.14, 50 per cent.....		11,069 07
Commissions, brokerage and other charges due or to become due to agents and brokers.....		80,000 00
Reinsurance premiums.....		24,962 45
Total.....		\$7,872,963 99
Less liabilities secured by special deposits in Canada—Losses, \$7,545.00; Unearned premiums, \$170,513 27.....		178,058 27
Total liabilities, except capital stock.....		\$7,694,905 72
Cash capital.....	\$3,000,000 00	
Surplus over all liabilities.....	2,404,759 73	
Surplus to policy holders.....		5,404,759 73
Total.....		\$13,099,665 45

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1906.....	\$887,376,685 00	\$10,775,570 96	\$62,193,827 00	\$1,205,123 57
Written during the year.....	612,791,665 00	7,543,727 32	620,173,718 00	3,717,717 05
Totals.....	\$1,500,168,350 00	\$18,319,298 28	\$682,367,545 00	\$4,922,840 62
Expired and terminated.....	563,820,934 00	7,137,636 88	621,962,084 00	3,329,546 89
In force at end of the year.....	\$936,347,416 00	\$11,181,661 40	\$60,405,461 00	\$1,593,293 73
Deduct amount reinsured.....	68,336,691 00	754,443 68	5,884,640 00	160,635 73
Net amount in force.....	\$868,010,725 00	\$10,427,217 72	\$54,560,821 00	\$1,432,658 00

Perpetual risks not included above, \$32,405,693.04; premiums on same, \$834,079.62.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$259,238,203 00	\$3,684,439 89
More than one and not more than three years to run.....	406,379,289 00	4,281,570 88
More than three years to run.....	202,393,233 00	2,461,206 95
Net amount in force Dec. 31, 1909.....	\$868,010,725 00	\$10,427,217 72

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000 00
Losses incurred during the year, fire, \$3,062,766.57; marine and inland, \$1,497,006.16..	4,559,772 73
Amount loaned to officers and directors.....	12,695 00
Amount loaned to stockholders not officers.....	5,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.	Tornado.
Gross risks written.....	\$40,133,955 00	\$17,658,335 00	\$5,305,308 00
Less.....	7,817,435 00	1,263,902 00	546,613 00
Net risks written.....	\$32,316,520 00	\$16,394,433 00	\$4,758,695 00
Gross premiums received.....	\$517,251 43	\$78,953 70	\$41,141 03
Less.....	78,454 93	14,262 18	2,448 41
Net premiums received.....	\$438,796 50	\$64,691 52	\$38,692 62
Net losses paid.....	\$234,738 32	\$33,193 69	\$19,162 54
Net losses incurred.....	\$233,321 73	\$30,420 34	\$24,536 44

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Boston, Mass., reg., 4s.....	\$112,000 00	\$113,120 00
Colfax County, New Mexico, coup., 6s.....	100 00	100 00
Delaware County, Pa., refund., reg., 3½s.....	20,000 00	20,000 00
Georgia, state of, reg., 4½s.....	25,000 00	25,000 00
Grant County, New Mexico, refund., coup., 5s.....	8,000 00	8,000 00
Jersey City, N. J., refund. assessment, gold, coup., 4s.....	100,000 00	102,000 00
Montreal, Can., consol., deb., coup., 3½s.....	42,600 00	40,950 00
Montreal, Can., coup., 4s.....	16,000 00	16,000 00
Montreal, Can., coup., 4s.....	95,000 00	95,000 00
New York, N. Y., aqueduct, reg., 3½s.....	100,000 00	90,000 00
New York, N. Y., corporate stock, gold, coup., 4½s.....	41,600 00	44,000 00
New York, N. Y., corporate stock, gold, coup., 4s.....	101,133 75	100,000 00
New York, N. Y., corporate stock, gold, reg., 4s.....	10,560 00	11,000 00
New York, N. Y., corporate stock, gold, reg., 4s.....	86,200 00	90,000 00
New York, N. Y., corporate stock, gold, reg., 4s.....	50,687 50	50,000 00
New York, N. Y., corporate stock, gold, reg., 4s.....	24,187 50	25,000 00
Nova Scotia, province of, deb., 3s.....	9,000 00	9,000 00
Ottawa, Can., deb., 3½s.....	28,500 00	27,900 00
Philadelphia, Pa., loan of July 1909, reg., 4s.....	103,375 00	103,000 00
Portland, Ore., new city hall, gold, coup., 5s.....	50,000 00	54,000 00
Raton, New Mexico, coup., 6s.....	200 00	200 00
Richmond, Va., reg., 4s.....	50,000 00	50,000 00
Richmond, Va., reg., 4s.....	3,000 00	3,000 00
San Miguel County, N. M., refund., gold, coup., 4s.....	12,000 00	12,000 00
Toronto, Can., consol. debt, 3½s.....	4,400 00	4,380 00
Winnipeg, Man., local imp. deb., coup., 4s.....	29,400 00	29,100 00
Winnipeg, Man., school dist. No. 1, deb., coup., 4s.....	11,460 00	11,640 00
Alabama Great Southern R. R., ext., 1st, gold, coup., 5s.....	51,500 00	52,500 00
Atchison, Topeka & Santa Fé Ry., gen., gold, coup., 4s.....	12,045 00	12,000 00
Atchison, Topeka & Santa Fé Ry., Trans-Continental Short Line, 1st, gold, coup., 4s.....	36,622 50	35,720 00
Atlantic & Danville Ry., 1st, gold, coup., 4s.....	24,000 00	23,000 00
Atlantic City R. R., consol., coup., guar. by Reading Co., 4s.....	74,250 00	71,250 00
Baltimore & Ohio R. R., 1st, gold, coup., 4s.....	30,000 00	30,000 00
Baltimore & Ohio prior lien, gold, coup., 3½s.....	190,000 00	186,000 00
Baltimore & Ohio R. R., Southwestern Div., 1st, gold, coup., 3½s.....	183,000 00	180,000 00
Baltimore & Potomac R. R., main line, 1st, gold, coup., guar. by Pennsylv. R. R. & Northern Central Ry., 6s.....	10,000 00	10,100 00
Baltimore & Potomac R. R., tunnel, 1st, gold, coup., guar. by Pennsylv. R. R. & Northern Central Ry., 6s.....	5,000 00	5,050 00
Belt R. R. & Stock Yard Co., Indianapolis, coup., 6s.....	50,000 00	50,000 00
Bergen County R. R., 1st, coup., 6s.....	50,000 00	50,000 00
Big Sandy Ry., 1st, gold, coup., guar. by Chesapeake & Ohio Ry., 4s.....	22,062 50	22,250 00
Canadian Northern Ry., 1st, coup., guar. by the government of the Province of Manitoba, 4s.....	30,000 00	30,776 80
Central Pacific Ry., mort. gold, coup., guar. by Southern Pacific Co., 3½s.....	43,800 00	45,000 90

## SCHEDULE A.—Continued.

## Bonds and Stocks.

Description.	Book value.	Market value.
Central Pacific Ry., through short line, 1st, gold, coup., guar. by Southern Pacific Co., 4s.....	\$184,325 00	\$174,800 00
Chesapeake & Ohio Ry., 1st, consol., reg., 5s.....	54,250 00	57,000 00
Chesapeake & Ohio Ry., car trust, series D., gold, coup., 4s.....	75,000 00	75,000 00
Chesapeake & Ohio Ry., equip. notes, series E., gold, coup., 4s.....	24,000 00	25,000 00
Chesapeake & Ohio Ry., gen., gold, coup., 4½s.....	75,000 00	77,250 00
Chicago & Erie R. R., 1st, gold, coup., 5s.....	50,000 00	57,000 00
Chicago, Burlington & Quincy R. R., gen., coup., 4s.....	24,125 00	24,750 00
Chicago, Indiana & Southern R. R., 50 yr. gold bond of 1906, coup., guar. by Lake Shore & Michigan Ry., 4s.....	23,750 00	23,750 00
Chicago, Rock Island & Pacific Ry., gen., gold, coup., 4s.....	100,000 00	99,000 00
Chi., St. L. & New Orleans R. R., consol. gold, coup., guar. by Illinois Central R. R., 3½s.....	50,000 00	45,000 00
Choctaw & Memphis R. R., 1st, gold, coup., 5s.....	50,000 00	55,000 00
Choctaw, Oklahoma & Gulf R. R., consol., gold, coup., 5s.....	50,000 00	55,000 00
Choctaw, Oklahoma & Gulf R. R., gen., coup., 5s.....	50,000 00	52,000 00
Cincinnati, Hamilton & Dayton Ry., gen., gold, coup., 5s.....	50,000 00	53,000 00
Clev., Cin., Chi. & St. L. Ry., gen., gold, coup., 4s.....	48,000 00	48,500 00
Cleveland, Lorain & Wheeling Ry., consol., 1st, gold, coup., 5s.....	50,000 00	56,500 00
Cleveland, Lorain & Wheeling Ry., gen., gold, coup., 5s.....	25,000 00	27,500 00
Consolidated Traction Co. of New Jersey, 1st, gold, coupon, 5s.....	100,000 00	105,000 00
Delaware & Chesapeake Ry., 1st, coup., guar. by Phil., Wil. & Balti. R. R., 4s.....	100,000 00	100,000 00
Delaware & Hudson Co., 1st and refund., gold, coup., 4s.....	49,812 50	50,000 00
Delaware River R. R. & Bridge Co., 1st, gold, coup., guar. by Pennsylvania R. R., 4s.....	50,000 00	50,000 00
Erie R. R., gen. lien, gold, coup., 4s.....	89,000 00	78,000 00
Erie R. R., prior lien, gold, coup., 4s.....	94,000 00	79,900 00
Indiana, Illinois & Iowa R. R., 1st, gold, coup., 4s.....	48,600 00	48,500 00
Indiana Syndicate Participation Certificate, gold, reg., 6s.....	42,320 00	43,700 00
Iron Mountain, car trust, series R., reg., guar. by St. Louis, Iron Mt. & Southern Ry., 5s.....	28,000 00	28,000 00
Iron Mountain, car trust, series R., reg., guar. by St. Louis, Iron Mt. & Southern Ry., 5s.....	15,000 00	15,000 00
Jefferson R. R., 1st, ext., gold, coup., 5s.....	50,000 00	51,500 00
Jersey City, Hoboken & Paterson St. Ry., 1st, gold, coup., 4s.....	41,000 00	40,000 00
Lake Shore & Michigan Southern Ry., deb., 25 year, gold, coup., 4s.....	150,000 00	142,500 00
Lehigh Valley R. R., annuity, reg., 4½s.....	52,000 00	57,200 00
Lehigh Valley R. R., coll. trust, gold, coup., 4s.....	8,900 00	5,800 00
Lehigh Valley R. R., coll. trust, gold, coup., 4s.....	17,800 00	19,600 00
Lehigh Valley R. R., consol., reg., 4½s.....	50,000 00	52,500 00
Lehigh Valley R. R., gen., consol., gold, coup., 4s.....	197,000 00	194,000 00
Lehigh Valley Ry., 1st, gold, coup., guar. by Lehigh Valley R. R., 4½s.....	50,000 00	53,500 00
Lehigh Valley Terminal Ry., 1st, gold, reg., guar. by Lehigh Valley R. R., 5s.....	40,000 00	46,400 00
Lehigh Valley Transit Co., 1st, gold, coup., 4s.....	46,500 00	42,500 00
Lehigh Valley Transit Co., 3 year deb. gold, coup., 6s.....	24,750 00	25,000 00
Long Island R. R., ferry, 1st, gold, coup., 4½s.....	50,750 00	50,000 00
Long Island R. R., refund., gold, coup., guar. by Penn. R. R., 4s.....	100,000 00	98,000 00
Louisville & Nashville R. R., Evansville, Henderson & Nashville div., 1st, gold, coup., 6s.....	41,000 00	45,510 00
Louisville & Nashville R. R., unified, 50 year, gold, coup., 4s.....	49,000 00	50,000 00
McKeesport & Belle Vernon R. R., 1st, gold, coup., 6s.....	20,000 00	22,600 00
Market Street Elevated Passenger Ry., 1st, gold, coup., guar. by Phil. Rapid Transit Co., 4s.....	96,845 00	96,000 00
Midland Valley R. R., 1st, gold, coup., 5s.....	104,800 00	104,800 00
New York Central lines, equip. trust of 1907, gold, coup., 5s.....	95,500 00	102,000 00
New York, Lake Erie & Western R. R., 3d, ext., gold, coup., 4½s.....	29,000 00	30,000 00
Norfolk & Western Ry., div. 1st lien and gen., gold, coup., 4s.....	92,600 00	93,000 00
Norfolk & Western Ry., 1st, consol., gold, coup., 4s.....	150,000 00	148,500 00
Norfolk & Western Ry., equip. trust certifi., coup., 4s.....	49,000 00	50,000 00
Oregon Short Line R. R., refund., 25 year, gold, coup., guar. by Union Pacific R. R., 4s.....	98,000 00	95,000 00
Pennsylvania & New York Canal & R. R., consol., reg., guar. by Lehigh Valley R. R., 4s.....	46,250 00	50,000 00
Pennsylvania & Northwest R. R., gen., coup., 5s.....	35,000 00	38,150 00
Pennsylvania Co., gold loan of 1901, coup., guar. by Penn. R. R., 3½s.....	37,440 00	38,220 00
Pennsylvania R. R., coll. trust, gold, coup., 4½s.....	50,000 00	50,500 00
Pennsylvania R. R., consol., gold, coup., 4s.....	51,500 00	52,000 00
Pennsylvania R. R., 3 year coll. notes, gold, coup., 5s.....	99,000 00	100,000 00
Philadelphia & Baltimore Central R. R., 1st, consol., reg., 5s.....	100,000 00	100,000 00
Phil. & Erie R. R., gen., gold, reg., guar. by Penn. R. R., 5s.....	150,000 00	163,500 00
Phil. Balti. & Washington R. R., serial gold loan, series E., coup., 4s.....	34,562 50	35,000 00
Phil., Balti. & Wash. R. R., serial gold loan, series I., coup., 4s.....	4,921 00	5,000 00



## SCHEDULE A.—Continued.

## Bonds and Stocks.

Description.	Book value	Market value.
Philadelphia Co., 1st, coll. trust, gold, coup., 5s.	\$ 50,000 00	\$ 52,500 00
Philadelphia Rapid Transit Co., coll. trust, coup., 5s.	100,500 00	102,000 00
Pittsburg, Cincinnati, Chicago & St. Louis Ry., consol., series A., gold, coup., guar. by Pennsylvania Co., 4½s.	50,000 00	54,000 00
Pittsburg, Cincinnati, Chicago & St. Louis Ry., consol., series B., gold, coup., guar. by Pennsylvania Co., 4½s.	25,000 00	27,000 00
Pittsburg, Cincinnati, Chicago & St. Louis Ry., consol., series D., gold, coup., guar. by Pennsylvania Co., 4s.	60,000 00	59,000 00
Pittsburg, McKeesport & Youghiogheny R. R., 2d, coup., guar. by Pittsburg & Lake Erie R. R., & Lake Shore & Michigan Southern Ry., 6s.	50,000 00	61,500 00
Potomac Electric Power Co., 1st, gold, coup., 5s.	25,000 00	27,000 00
Public Service Corporation of New Jersey, gen. mort., sink. fund, 50 year gold, coup., 5s.	96,000 00	96,000 00
Reading Co. & Philadelphia & Reading Coal & Iron Co., gen., gold, coup., 4s.	150,000 00	150,000 00
Richmond-Washington Co., guar., coll. trust, series C. & D., gold, coup., guar. by Pennsylvania R. R. et al., 4s.	98,500 00	100,000 00
Rio Grande Western Ry., 1st, consol., gold, coup., 4s.	46,000 00	42,000 00
St. Paul & Duluth R. R., 1st, consol., gold, coup., 4s.	64,700 00	63,700 00
San Antonio & Aransas Pass Ry., 1st, ext., gold, coup., guar. by Southern Pacific Co., 4s.	18,000 00	18,270 00
Southern Ry., equip. trust, series E., gold, coup., 4½s.	50,000 00	50,000 00
Southern Ry., equip. trust, series H., gold, coup., 4½s.	100,000 00	100,000 00
Steubenville & Indiana R. R., 1st, ext., reg., 5s.	200,000 00	206,000 00
Steubenville Traction & Light Co., 1st, gold, coup., guar. by American Gas Co., 5s.	25,000 00	23,750 00
Terminal R. R. Association of St. Louis, 1st, consol., gold, coup., 5s.	40,000 00	46,000 00
Terminal R. R. Association of St. Louis, gen. refund. sink. fund, gold, coup., guar. by Pennsylvania R. R., et al., 4s.	150,000 00	147,000 00
Tioga R. R., 1st, ext., gold, coup., 5s.	5,000 00	5,100 00
West Shore R. R., 1st, reg., guar. by New York Central & Hudson River R. R., 4s.	25,000 00	25,500 00
Western New York & Pennsylvania Ry., gen., gold, coup., 4s.	99,000 00	90,000 00
Wilkinsburg & East Pittsburg St. Ry., 1st, gold, coup., 5s.	50,000 00	52,000 00
Wilmington & Northern R. R., gen., gold, reg., guar. by the Reading Co., 5s.	26,365 00	24,500 00
Wilmington & Weldon R. R., gen., 1st, gold, coup., 4s.	50,000 00	50,000 00
American Locomotive Co., gold notes, series G., coup., 5s.	25,000 00	25,000 00
American Locomotive Co., gold notes, series H., coup., 5s.	25,000 00	25,000 00
American Telephone & Telegraph Co., coll. trust, coup., 4s.	48,000 00	46,500 00
American Tobacco Co., gold, coup., 4s.	80,493 75	78,000 00
Amour & Co., real estate, 1st mort., 30 year, gold, coup., 4½s.	47,825 00	47,000 00
Atlantic Mutual Insurance Co., scrip., 6s.	16,880 00	16,880 00
Cherokee Construction Co., 5 year gold notes, coup., 6s.	47,500 00	47,500 00
Consolidated Gas, Electric Light & Power Co. (Baltimore, Md.), 30 year, gen., gold, coup., 4½s.	43,000 00	43,000 00
Erie & Western Transportation Co., 20 year guar., gold, coup., guar. by Connecting Terminal R. R. Co. of New York et al., 4s.	100,000 00	100,000 00
Equitable Illuminating Gas Light Co., (Philadelphia, Pa.), 1st, coup., 5s.	125,000 00	132,500 00
Harrisburg Gas Co., 1st, gold, coup., 5s.	25,000 00	25,000 00
Lehigh & Wilkes-Barre Coal Co., mort., coup., 5s.	10,000 00	10,000 00
Lehigh Coal & Navigation Co., funding & imp., 50 year, series A., gold, coup., 4s.	45,500 00	50,000 00
Lehigh Coal & Navigation Co., gen., reg., 4½s.	50,000 00	51,500 00
Manufacturers' Water Co., guar. by Cambria Steel Co., 1st, sink. fund, gold, coup., 5s.	50,812 50	50,000 00
Metropolitan Electric Co., (Reading Pa.), 1st, sink. fund, gold, coup., 5s.	47,000 00	47,500 00
McKeesport & Port Vue Bridge Co., 1st, gold, coup., 6s.	15,000 00	15,000 00
New York Dock Co., 1st, gold, coup., 4s.	16,500 00	15,345 00
Omaha Gas Co., 1st, consol., gold, coup., 5s.	25,000 00	24,750 00
Pacific Gas & Electric Co., (San Francisco, Cal.), deb., 30 year, gold, coup., 6s.	30,000 00	30,000 00
Penn.-Mary Coal Co., 1st, sink. fund, gold, coup., guar. by Penn. Steel Co., of New Jersey, 5s.	50,000 00	50,000 00
United States Steel Corporation, 10-60 year, sink fund, gold, coup., 5s.	210,300 00	210,000 00
Delaware & Bound Brook R. R.	19,000 00	20,000 00
Midland Valley R. R.	.....	1,000 00
Norfolk & Western Ry., com.	96,250 00	98,500 00
Northern Pacific Ry.	64,000 00	72,000 00
North Pennsylvania R. R.	50,000 00	50,000 00
Pennsylvania R. R.	219,497 50	239,750 00
Philadelphia Traction Co.	247,500 00	222,500 00
Girard National Bank.	25,000 00	30,000 00
Philadelphia National Bank.	10,000 00	32,000 00

SCHEDULE A.—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
American Telephone & Telegraph Co.....	\$203,143 70	\$213,000 00
General Adjustment Bureau of New York.....	150 00	150 00
New York Dock Co., pref.....	13,500 00	12,375 00
Pacific Coast Salvage Association.....	1,250 00	1,250 00
Philadelphia Bourse.....	200 00	180 00
Philadelphia Bourse, pref.....	750 00	120 00
Southern Adjustment Bureau, Atlanta, Ga.....	100 00	100 00
Underwriters' Salvage Co. of Chicago.....	1,000 00	1,000 00
Underwriters' Salvage Co. of New York.....	1,000 00	1,000 00
United Gas Improvement Co.....	241,556 25	285,000 00
<b>Totals.....</b>	<b>\$9,843,758 45</b>	<b>\$9,985,666 80</b>

## INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 300 Walnut street, Philadelphia, Pa.; incorporated Apr. 18, 1794; commenced business in Illinois May 1903.]

J. HENRY SCATTERGOOD, President.

E. R. DANNELS, Secretary.

EDGAR L. CORLIES, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec. 31. of previous year.....	\$966,280 91

## INCOME.

	Fire.	
Gross premiums.....	\$1,118,781 26	
Deduct gross amount paid for—Reinsurance, fire, \$153,671.96; return premiums, fire, \$241,867.89.....	395,539 85	
Total premiums (other than perpetuals).....		\$723,241 41
Deposit premiums on perpetual risks.....		949 23
Interest on collateral loans.....	\$ 199 96	
Interest on bonds and dividends on stocks.....	19,917 25	
Interest from other sources.....	460 56	
Rents.....	16,233 97	
Total interest and rents.....		36,811 74
Profit on sale or maturity of ledger assets.....		435 00
Total income.....		\$761,437 38
Total.....		\$1,727,718 29

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$432,981 55
Deduct amount received for—Salvage, fire, \$2,142.00; reinsurance, fire, \$53,075.85.....	55,217 85
Net amount paid for losses.....	\$377,763 70
Expenses of adjustment, settlement of losses.....	9,823 12
Commissions or brokerage.....	178,084 04
Allowances to local agencies for miscellaneous agency expenses.....	27,632 58
Salaries and expenses of special and general agents.....	5,880 42
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	21,025 16
Rents—including company's occupancy of its own buildings.....	3,108 34
Advertising, printing and stationery.....	8,537 64
Postage, telegrams, telephone and express.....	3,588 82
Legal expenses.....	325 73
Furniture and fixtures.....	387 05
Maps, including corrections.....	1,130 80
Underwriters' boards and tariff associations.....	3,695 76
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	2,622 06
Inspections and surveys.....	398 67
Repairs and expenses on real estate.....	7,851 53
Taxes on real estate.....	2,938 15
State taxes on premiums.....	13,491 33
Insurance department licenses and fees.....	4,541 57
Other disbursements, viz: Commission on investments, \$43.75; miscellaneous expenses, \$1,271.13.....	1,314 88
Deposit premiums returned.....	6,212 38
Agents' balances charged off.....	520 77
Loss on sale or maturity of ledger assets.....	150 00
Decrease in book value of ledger assets.....	991 71
Total disbursements.....	\$682,016 21
Balance.....	\$1,045,702 08

## LEDGER ASSETS.

Book value of real estate.....	\$275,541 48
Book value of bonds and stocks (Schedule A).....	562,622 90
Cash in office.....	7,582 45
Deposits in trust companies and banks on interest.....	46,390 01
Agent's balances, representing business written subsequent to October 1, last.....	141,377 16
Agent's balances, representing business written prior to October 1, last.....	246 46
Bills receivable taken for fire risks.....	6,267 02
Other ledger assets, viz: Philadelphia Fire Underwriters Association, \$100.00; Western Sprinkler risks Association, \$500.00; perpetual reinsurance, \$5,074.60.....	5,674 60
Total ledger assets.....	\$1,045,702 08

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,932 94
Rents due on company's property.....	861 89
Total.....	3,794 83
Other non-ledger assets, viz: Reinsurance due on losses paid.....	570 54
Gross assets.....	\$1,050,067 45

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 246 46
Bills receivable, past due, taken for marine, inland and fire risks.....	5,887 02
Book values of ledger assets over market value, viz: Bonds and stocks.....	23,949 90
Total.....	30,083 38
Total admitted assets.....	\$1,019,984 07

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$23,769 77	
Losses in process of adjustment, or in suspense.....	79,496 96	
Losses resisted.....	7,587 25	
Total claims for losses.....	\$110,853 98	
Deduct reinsurance.....	23,319 69	
Net amount of unpaid losses.....		\$ 87,534 29
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$283,169 44	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	194,679 37	
Total unearned premiums as computed above.....		477,848 81
Amount reclaimable by the insured on perpetual fire insurance policies.....		132,772 49
State, county and municipal taxes due or accrued.....		6,000 00
All other liabilities, viz: Not reclaimable on perpetuals.....		507 46
Total liabilities, except capital stock.....		\$704,663 05
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	115,321 02	
Surplus to policy holders.....		315,321 02
Total.....		<u>\$1,019,984 07</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$62,581,795 00	\$ 799,808 97
Written during the year.....	87,906,154 00	1,118,781 26
Totals.....	\$150,487,949 00	\$1,908,590 23
Expired and terminated.....	68,558,722 00	828,315 12
In force at end of the year.....	\$81,929,227 00	\$1,080,275 11
Deduct amount reinsured.....	16,420,888 00	181,667 01
Net amount in force.....	<u>\$65,508,339 00</u>	<u>\$898,608 10</u>

Perpetual risks not included above, \$4,397,273.00; premiums on same, \$142,450.39.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$38,469,884 00	\$566,338 88
More than one and not more than three years to run.....	19,965,825 00	236,143 40
More than three years to run.....	7,072,630 00	96,125 82
Net amount in force Dec. 31, 1909.....	<u>\$65,508,339 00</u>	<u>\$898,608 10</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	402,187 63
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$6,804,646 00
Less.....	2,927,376 00
Net risks written.....	<u>\$3,877,270 00</u>
Gross premiums received.....	\$100,412 83
Less.....	36,402 22
Net premiums received.....	<u>\$64,010 61</u>
Net losses paid.....	<u>\$39,675 69</u>
Net losses incurred.....	<u>\$43,115 84</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
City of Allegheny, Pa., 2d ward school district, 3½s.	\$10,346 00	\$ 9,645 00
County of Allegheny, Pa., series 2 road, 3½s.	10,025 00	9,555 00
County of Allegheny, Pa., series 4 road, 4s.	1,020 00	1,000 00
County of Allegheny, Pa., series 5 road, 4s.	5,100 00	5,000 00
County of Allegheny, Pa., series 6 road, 4s.	15,252 00	15,000 00
County of Allegheny, Pa., series 7 road, 4s.	1,020 00	1,000 00
County of Allegheny, Pa., series 11 road, 4s.	3,106 80	3,000 00
City of Atlanta, Ga., gold, redemption, 3½s.	10,055 00	9,225 00
City of Chester, Pa., 3½s.	5,084 50	4,940 00
City of Cincinnati, O., consol., sink, fund, 3½s.	10,075 00	9,275 00
City of Cleveland, O., intercepting sewer, 4s.	10,300 00	9,620 00
County of Montgomery, Pa., court house, imp., 3½s.	5,213 00	4,805 00
City of New York Rapid Transit R. R. Construction, 3½s.	25,677 50	22,437 50
City of New York Docks & Ferries, 3½s.	1,035 00	897 50
City of New York, docks and ferries, 3½s.	20,475 00	17,950 00
City of New York, new aqueduct, 3½s.	17,595 00	15,257 50
City of New York, rapid transit, 3½s.	12,420 00	10,770 00
City of New York, corp., 4s.	30,950 00	30,000 00
City of Pittsburg, Pa., 22d ward Starrett school district, 4s.	10,982 00	10,200 00
City of Philadelphia, Pa., series M of 1905, 3s.	3,890 00	3,804 80
City of Philadelphia, Pa., series S, permanent imp., 3s.	1,653 25	1,561 45
City of Philadelphia, Pa., gen imp. of 1902, 3½s.	25,912 50	24,000 00
City of Rochester, N. Y., ref. water, 3½s.	5,093 50	4,795 00
City of Scranton, Pa., school district, 2d series, 4½s.	5,724 50	5,225 00
Baltimore & Ohio R. R. Co., prior lien, 3½s.	18,875 00	18,600 00
Baltimore & Ohio R. R. Co., 1st mort., 4s.	10,112 50	9,437 50
Brooklyn Rapid Transit Co., 1st refund, mort., 4s.	14,127 50	13,031 25
Chesapeake & Ohio R. R. Co., Richmond & Allegheny div., 1st consol., 4s.	15,187 50	14,850 00
Chicago, Rock Island & Pacific Ry. Co., series P, 4s.	9,497 00	9,514 00
Chicago, Rock Island & Pacific Ry. Co., 1st and ref., mort., 4s.	9,250 00	9,125 00
Chicago & Western Indiana R. R. Co., con., 50 years, 4s.	14,812 50	13,912 50
Chicago Ry. & Elec. Co., con. mort., sink, fund, 5s.	10,475 00	10,000 00
Iron Mountain Car Trust, series U, 5s.	4,439 00	5,000 00
Lake Shore & Michigan Southern Ry. Co., 4s.	8,915 00	9,550 00
Lehigh Valley Ry. equip. trust, 4½s.	9,333 00	10,070 00
Lehigh Valley R. R., 1st mort., 4½s.	5,512 50	5,325 00
Lehigh Valley R. R. Co., gen. consol., mort., 4s.	10,000 00	9,650 00
Missouri, Kansas & Texas R. R., 1st and ref. mort., 4s.	8,500 00	8,475 00
New York, Chicago & St. Louis R. R. Co., 25 years, 4s.	9,150 00	9,300 00
Norfolk & Western R. R. Co., equip., trust, series K, 4s.	9,730 00	9,987 50
Norfolk & Western R. R. Co., 1st lien and gen. mort., 4s.	8,550 00	9,300 00
Pennsylvania R. R. Co., 10 year convt., 3½s.	9,743 75	9,637 50
Pennsylvania Co., 15-25 year loan of 1906, 4s.	19,975 00	19,600 00
Pennsylvania Co., loan of 1901, 3½s.	9,645 00	9,175 00
Portland Ry., 1st and ref. mort., 5s.	10,000 00	9,875 00
Reading Co., Jersey Central, 4s.	9,875 00	9,675 00
Rochester Ry. & Light Co., con. mort., 5s.	10,000 00	9,950 00
Roanoke Ry. & Elec. Co., 1st con. mort. and sink, fund, 5s.	10,250 00	9,150 00
St. Louis, Iron Mt. & Southern R. R. Co., River & Gulf div., 4s.	9,387 50	8,750 00
St. Louis, Iron Mt. & Southern R. R., equip. trust, series I, 5s.	4,897 00	5,035 00
Southern Ry., equip. trust, 4½s.	4,993 00	983 50
Southern Ry., equip. trust, 4½s.	3,909 60	3,928 00
Southern Ry. Co., 1st consol. mort., 5s.	17,775 00	16,725 00
Southern Pacific Co., 20 year convt., 4s.	9,750 00	10,537 50
Fidelity Trust Co. of Philadelphia	8,000 00	8,010 00
Fourth Street National Bank, Philadelphia	3,000 00	2,800 00
General Adjustment Bureau, New York	100 00	100 00
Western Adjustment & Inspection Co., Chicago	140 00	100 00
Southern Adjustment Bureau, Atlanta, Ga.	50 00	50 00
Totals.	\$562,622 90	\$538,673 00

## INTERNATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1 Liberty street, New York, N. Y.; incorporated March 6, 1909; commenced business in Illinois Mar. 24, 1909.]

SUMNER BALLARD, President.

FRITZ KORTENBEUTEL, Secretary

CHARLES E. AFFELD, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00	
Paid up capital during the year.....	\$200,000 00	
Surplus paid in by stockholders.....	385,000 00	
Extended at.....		<u>\$585,000 00</u>

## INCOME.

	Fire.	
Gross premiums.....	\$2,021,149 83	
Deduct gross amount paid for—Return premiums, fire.....	99,250 65	
Total premiums.....		\$1,921,890 18
Interest on bonds.....	\$8,485 73	
Interest from other sources.....	1,865 07	
Total interest.....		10,350 80
Total income.....		<u>\$1,932,240 98</u>
Total.....		<u>\$2,517,240 98</u>

## DISBURSEMENTS.

Gross amount paid for losses.....	\$263,159 32
Commissions or brokerage.....	554,036 81
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	440 00
Rents—including company's occupancy of its own buildings.....	36 70
Advertising, printing and stationery.....	66 20
Postage, telegrams, telephone and express.....	29 59
Insurance department licenses and fees.....	1,907 12
All other licenses, fees and taxes.....	1,074 31
Other disbursements, viz: Premium on surety bonds, \$50.00; brokerage, \$506.25.....	556 00
Total disbursements.....	<u>\$821,306 30</u>
Balance.....	<u>\$1,695,934 68</u>

## LEDGER ASSETS.

Book value of bonds (Schedule A).....	\$1,657,943 78
Deposits in trust companies and banks not on interest.....	1,239 17
Deposits in trust companies and banks on interest.....	14,748 29
Agent's balances, representing business written subsequent to October 1, last.....	22,003 44
Total ledger assets.....	<u>\$1,695,934 68</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	16,766 26
Gross assets.....	<u>\$1,712,700 94</u>

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds.....	\$6,093 78
Total admitted assets.....	<u>\$1,706,607 16</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 10,743 09	
Losses in process of adjustment, or in suspense.....	112,605 00	
Net amount of unpaid losses.....		\$123,348 09
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$546,840 69	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	421,479 19	
Excess of original premiums over amount received for reinsurance \$424,039.22 unearned premiums ( <i>pro rata</i> ).....	191,183 20	
Total unearned premiums as computed above.....		\$1,159,503 08
State, county and municipal taxes due or accrued.....		1,312 04
Commissions, brokerage and other charges due or to become due to agents and brokers.....		13,110 78
Total liabilities, except capital stock.....		<u>\$1,297,273 90</u>
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	209,333 17	
Surplus to policy holders.....		409,333 17
Total.....		<u>\$1,706,607 16</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Written during the year.....	\$208,887,098 00	\$2,021,149 83
Expired and terminated.....	20,229,162 00	181,653 47
Net amount in force.....	<u>\$188,658,536 00</u>	<u>\$1,839,496 36</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$108,076,696 00	\$1,093,681 37
More than one and not more than three years to run.....	55,690,959 00	508,125 13
More than three years to run.....	24,900,881 00	237,689 86
Net amount in force Dec. 31, 1909.....	<u>\$188,658,536 00</u>	<u>\$1,839,496 36</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	386,507 41
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$11,213,060 00
Less.....	170,197 00
Net risks written.....	<u>\$11,042,863 00</u>
Gross premiums received.....	\$122,039 65
Less.....	4,970 98
Net premiums received.....	<u>\$117,068 67</u>
Net losses paid.....	<u>\$17,628 09</u>
Net losses incurred.....	<u>\$22,301 09</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
City of New York, Fort Washington Park, 3½s.		\$72,487 50	\$72,000 00
City of New York, dock, reg., 3s.		77,052 50	77,350 00
City of New York, for repairing avenue A, reg., 3s.		91,250 00	91,000 00
Chicago Northwestern Ry. Co., gen. mort., 3½s.		22,968 75	22,500 00
Central Pacific R. R. Co., 1st refund. mort., 4s.		24,406 25	24,250 00
Chicago, Burlington & Quincy R. R. Co., gen., mort., 4s.		25,031 25	25,000 00
Danville & Nashville R. R. Co., unified mort., 4s.		25,125 00	25,000 00
Illinois Central R. R. Co., refund. mort., 4s.		24,956 25	24,750 00
Chicago, Burlington & Quincy, R. R. Co., Ill. div., 4s.		25,293 75	25,250 00
Chicago, Burlington & Quincy R. R. Co., col. joint, 4s.		24,562 50	24,250 00
Baltimore & Ohio R. R. Co., prior lien, 3½s.		47,045 00	46,500 00
Atchison, Topeka & Santa Fé, transcontinental Short Line, 1st mort., 4s.		47,328 13	47,000 00
St. Paul, Minn. & Manitoba R. R. Co., Mont. ext., 1st. mort., 4s.		25,100 00	24,750 00
Baltimore & Ohio R. R. Co., 4s.		25,218 75	24,750 00
Central Pacific R. R. Co., 3½s.		22,437 50	22,250 00
Seloto Valley & N. E. R. R. Co., 4s.		24,281 25	24,000 00
Chicago & Eastern Illinois R. R. Co., 4s.		22,031 25	21,600 00
Chicago & Northwestern R. R. Co., 5s.		27,000 00	26,750 00
Lake Shore & Michigan Southern R. R. Co., 4s.		23,875 00	24,000 00
Chicago & Alton R. R. Co., 4½s.		24,625 00	24,750 00
New York Central, equip., 5s.		26,625 00	26,500 00
Lake Shore & Michigan Southern R. R. Co., notes, 5s.		25,187 50	25,000 00
Pennsylvania R. R. Co., notes, 5s.		50,437 50	50,000 00
Pennsylvania R. R. Co., convt., 3½s.		48,375 00	48,500 00
Pennsylvania R. R. Co., equip., 4s.		25,000 00	24,500 00
Pennsylvania R. R. Co., equip., 4s.		50,000 00	49,500 00
New York City, 3½s.		69,937 50	70,500 00
New York City, exemp., 3½s.		45,250 00	45,000 00
Chicago Ry., 5s.		15,150 00	15,150 00
Buffalo & S. W. R. R. Co., 5s.		15,600 00	15,450 00
Pacific Telegraph & Telephone Co., 5s.		14,531 25	15,000 00
Union Pacific R. R. Co., convt., 4s.		16,650 00	17,550 00
N. Y., N. H. & Hartford R. R., convt., 6s.		20,775 00	20,100 00
New York Telephone Co., 1st gen. mort., sink. fund, 4½s.		97,750 00	98,000 00
New York City, reg., 3s.		99,231 66	100,000 00
Manhattan Ry., consol., 4s.		49,781 25	49,000 00
Buffalo, Rochester & Pittsburg R. R. Co., consol. mort., 4½s.		55,125 00	55,000 00
New York City, 3s.		9,926 49	10,000 00
New York City, reg., 3½s.		4,870 50	4,900 00
New York City, 3½s.		14,671 50	14,700 00
New York City, 3½s.		9,702 00	9,700 00
New York City, reg., 3½s.		9,666 00	9,700 00
Norfolk & Western R. R. Co., convt., 4s.		15,175 00	15,300 00
Delaware & Hudson R. R. Co., convt., 4s.		15,412 50	15,450 00
Delaware & Hudson R. R. Co., refund. mort., 4s.		49,968 75	50,000 00
South & North Alabama R. R. Co., consol. mort., 5s.		56,375 00	55,000 00
Minneapolis & St. Louis R. R. Co., 1st consol. mort., 5s.		5,437 50	5,350 00
Inter-Rapid Translt Co., series A, mort., 5s.		25,843 75	26,000 00
N. Y., N. H. & Hartford R. R. Co., convt., deb., 6s.		13,412 50	13,400 00
Totals.....		<u>\$1,657,943 78</u>	<u>\$1,651,850 00</u>

## INTERNATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 912 and 914 Houston street, Fort Worth, Tex.; incorporated June 9, 1909; commenced business in Illinois Jan. 27, 1910.]

W. H. EDDLEMAN, President.

W. P. CASSELL, Secretary.

LEO. A. LOEB, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid cash.....	\$216,700 00
Paid up capital during the year.....	\$216,700 00
Surplus paid in by stockholders.....	216,700 00
Extended at.....	<u>\$433,400 00</u>



## INCOME.

	Fire.	
Gross premiums.....	\$18,074 06	
Deduct gross amount paid for—Reinsurance, fire, \$993.99; return premiums, fire, \$1,129.97.....	2,123 96	
Total premiums.....		\$15,950 10
Interest on mortgage loans.....	\$ 55 37	
Interest on bonds.....	731 25	
Total interest.....		786 62
From other sources, viz: Subscription account.....		875 00
Total income.....		\$17,611 72
Total.....		\$451,011 72

## DISBURSEMENTS.

Gross amount paid for losses.....	\$ 19 38
Commissions or brokerage.....	3,713 44
Salaries and expenses of special and general agents.....	165 35
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	3,472 50
Rents—including company's occupancy of its own buildings.....	295 00
Advertising, printing and stationery.....	3,702 58
Postage, telegrams, telephone and express.....	456 23
Legal expenses.....	1,210 00
Furniture and fixtures.....	344 90
Maps, including corrections.....	490 25
Underwriters' boards and tariff associations.....	104 00
Insurance department licenses and fees.....	384 25
Other disbursements, viz: General office expense, \$137.50; accrued interest on bonds bought, \$2,007.81.....	2,145 31
Organization expenses.....	99,840 00
Total disbursements.....	\$116,343 17
Balance.....	\$334,668 55

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$259,662 00
Cash in office.....	4,404 69
Deposits in trust companies and banks not on interest.....	65,451 97
Agent's balances, representing business written subsequent to October 1, last.....	5,149 89
Total ledger assets.....	\$334,668 55

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	3,108 88
Other non-ledger assets, viz: Maps, \$500.00; office furniture and fixtures, \$345.00.....	845 00
Gross assets.....	\$338,622 43

## DEDUCT ASSETS NOT ADMITTED.

Maps.....	\$500 00
Furniture, fixtures and safes.....	345 00
Total.....	845 00
Total admitted assets.....	\$337,777 43

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$ 1,837 50
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$5,990 81
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	5,016 42
Total unearned premiums as computed above.....	11,007 23
All other liabilities, viz: Subscription account cash paid in stock not yet issued.....	875 00
Total liabilities, except capital stock.....	\$13,719 73
Cash capital.....	\$216,700 00
Surplus over all liabilities.....	107,357 70
Surplus to policy holders.....	324,057 70
Total.....	\$337,777 43

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Business of So. Nat'l Ins. Co. reinsured by us .....		\$ 5,414 96
Written during the year .....	\$1,678,357 00	18,074 06
Totals .....	\$1,678,357 00	\$23,489 02
Expired and terminated .....	162,585 00	1,129 97
In force at end of the year .....	\$1,515,772 00	\$22,359 05
Deduct amount reinsured .....	57,340 00	993 99
Net amount in force .....	<u>\$1,458,432 00</u>	<u>\$21,365 06</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$743,822 00	\$11,981 62
More than one and not more than three years to run .....	714,610 00	9,383 44
Net amount in force Dec. 31, 1909 .....	<u>\$1,458,432 00</u>	<u>\$21,365 06</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurances .....	\$7,500 00
Losses incurred during the year, fire .....	1,856 86
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States Government, 3s .....	\$ 17,595 00	\$ 17,595 00
United States Government, 3s .....	34,155 00	34,155 00
Smith County Court House (112), 4s .....	1,000 00	1,000 00
Ablene Light & Water Co., 6s .....	6,000 00	6,000 00
Ablene Light & Water Co., 6s .....	5,500 00	5,500 00
Ablene Light & Water Co., 6s .....	7,500 00	7,500 00
Ablene Light & Water Co., 6s .....	1,000 00	1,000 00
Ablene Light & Water Co., 6s .....	4,340 00	4,340 00
City of Fort Worth, sewer ext., 4s .....	150,000 00	150,000 00
Parker County, common school district 83, 5s .....	3,300 00	3,300 00
Byars State Bank, Byars, Okla .....	2,272 00	2,272 00
Western National Bank of Ft. Worth .....	4,500 00	5,400 00
Western National Bank of Ft. Worth .....	22,500 00	22,500 00
Totals .....	<u>\$259,662 00</u>	<u>\$260,562 00</u>

## IOWA MANUFACTURERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Waterloo, Iowa; incorporated July 6, 1905; commenced business in Illinois Nov. 23, 1909]

W. W. MARSH, President.

HERMANN MILLER, Secretary.

J. B. RODDICK, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$100,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	\$55,206 50
Increase of paid up capital during the year .....	75,000 00
Surplus paid in by stockholders .....	<u>40,000 00</u>
Extended at .....	<u>\$170,206 50</u>

## INCOME.

	Fire.	
Gross premiums.....	\$79,099 55	
Deduct gross amount paid for—Reinsurance, fire, \$10,261.37; return premiums, fire, \$9,030.80.....	19,292 17	
Total premiums.....		\$59,807 38
Interest on mortgage loans.....	\$ 223 34	
Interest from other sources.....	3,182 46	
Total interest.....		3,405 80
Total income.....		\$63,213 18
Total.....		\$233,419 68

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$26,207 32	
Deduct amount received for—Reinsurance, fire.....	4,000 60	
Net amount paid for losses.....		\$22,206 63
Commissions or brokerage.....		14,182 75
Salaries and expenses of special and general agents.....		7,956 96
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		8,263 64
Rents—including company's occupancy of its own buildings.....		615 00
Advertising, printing and stationery.....		1,677 23
Postage, telegrams, telephone and express.....		859 71
Furniture and fixtures.....		558 70
Maps, including corrections.....		10 00
Underwriters' boards and tariff associations.....		349 72
State taxes on premiums.....		436 92
Insurance department licenses and fees.....		484 21
Other disbursements, viz.: Commercial agencies, \$180.00; miscellaneous expense, \$420.38.....		600 38
Total disbursements.....		\$58,191 85
Balance.....		\$175,227 83

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$34,700 00
Cash in office.....	3 48
Deposits in trust companies and banks on interest.....	78,400 93
Agents' balances, representing business written subsequent to October 1, last.....	7,813 87
Bills receivable taken for fire risks.....	4,309 55
Total ledger assets.....	\$175,227 83

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,743 05
Interest accrued on other assets.....	70 78
Total.....	1,813 83
Total admitted assets.....	\$177,041 66

## LIABILITIES.

Losses resisted.....	\$ 800 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$20,993 15
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	39,825 16
Total unearned premiums as computed above.....	60,818 31
State, county and municipal taxes due or accrued.....	450 00
Reinsurance premiums.....	876 53
Total liabilities, except capital stock.....	\$62,944 84
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	14,096 82
Surplus to policy holders.....	114,096 82
Total.....	\$177,041 66

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$5,582,564 83	\$96,027 48
Written during the year.....	4,613,481 82	79,099 55
Totals.....	<u>\$10,196,046 65</u>	<u>\$175,127 03</u>
Expired and terminated.....	3,018,177 88	53,176 80
In force at end of the year.....	\$7,177,868 77	\$121,950 23
Deduct amount reinsured.....	903,563 56	15,166 72
Net amount in force.....	<u>\$6,274,305 21</u>	<u>\$106,783 51</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$2,498,798 67	\$41,986 30
More than one and not more than three years to run.....	1,244,353 02	16,386 21
More than three years to run.....	2,531,153 52	48,411 00
Net amount in force Dec. 31, 1909.....	<u>\$6,274,305 21</u>	<u>\$106,783 51</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 5,000 00
Losses incurred during the year, fire, \$21,478.00; tornado, \$727.94.....	22,206 63
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$197,083 33
Less.....	10,650 00
Net risks written.....	<u>\$186,433 33</u>
Gross premiums received.....	\$3,271 23
Less.....	238 06
Net premiums received.....	<u>\$3,033 17</u>

## JEFFERSON FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 425 Walnut street, Philadelphia, Pa.; incorporated April 1855; commenced business in Illinois Jan. 25, 1904.]

SIDNEY E. HUTCHINSON, President.

CHAS. B. JENNINGS, Secretary.

GEO. S. HASKELL, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$250,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,288,858 29</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$1,282,738 71	\$30,093 47	
Deduct gross amount paid for—			
Reinsur., fire, \$233,314.87; mar. and inl., \$1,023.11			
Ret. pre., fire, 266,469.97; mar. and inl., 8,145.64	559,784 84	9,168 75	
Total premiums (other than perpetuals).....	\$722,953 87	\$21,524 72	\$744,478 59
Deposit premiums on perpetual risks.....			3,228 27
Interest on mortgage loans.....		\$ 336 40	
Interest on bonds and dividends on stocks.....		38,634 70	
Interest from other sources.....		898 81	
Rents—including company's occupancy of its own buildings.....		6,000 00	
Total interest and rents.....			45,869 91
From other sources, viz: Earned perpetual deposits cancelled.....			178 38
Agent's balances previously charged off.....			576 35
Profit on sale or maturity of ledger assets.....			2,350 22
Total income.....			\$796,681 72
Total.....			\$2,085,540 01

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$703,915 09	\$50,315 51	
Deduct amount received for—			
Salvage, fire, \$ 1,375.81; mar. and inl., \$158.93			
Reinsur., fire, 211,422.43	212,798 24	158 93	
Net amount paid for losses.....	\$491,117 45	\$50,156 58	\$541,274 03
Expenses of adjustment, settlement of losses.....			12,353 92
Commissions or brokerage.....			161,841 36
Allowances to local agencies for miscellaneous agency expenses.....			8,853 55
Salaries and expenses of special and general agents.....			33,821 30
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....			28,557 95
Rents—including company's occupancy of its own buildings.....			3,000 00
Advertising, printing and stationery.....			7,175 14
Postage, telegrams, telephone and express.....			4,566 88
Legal expenses.....			1,610 84
Furniture and fixtures.....			429 15
Maps, including corrections.....			6,055 68
Underwriters' boards and tariff associations.....			9,756 07
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			1,341 46
Inspections and surveys.....			1,097 56
Repairs and expenses on real estate.....			447 40
Taxes on real estate.....			816 75
State taxes on premiums.....			25,190 78
Insurance department licenses and fees.....			13,185 78
Other disbursements, viz: Interest paid on collateral loans, \$498.96; traveling expenses, \$3,240.40.....			3,739 36
Deposit premiums returned.....			1,954 56
Interest and dividends to stockholders.....			25,000 00
Decrease in book value of ledger assets.....			56 33
Total disbursements.....			\$992,125 85
Balance.....			\$1,193,414 16

## LEDGER ASSETS.

Book value of real estate.....	\$ 58,464 89
Mortgage loans on real estate.....	6,600 00
Book value of bonds and stocks (Schedule A).....	875,617 80
Cash in office.....	42,532 83
Deposits in trust companies and banks not on interest.....	5,054 68
Deposits in trust companies and banks on interest.....	64,419 44
Agent's balances, representing business written subsequent to October 1, last.....	139,431 72
Agent's balances, representing business written prior to October 1, last.....	692 80
Other ledger assets, viz: Reclaimable on perpetual insurance on company's building.....	600 00
Total ledger assets.....	\$1,193,414 16

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 84 10	
Interest accrued on bonds.....	11,875 01	
Rents accrued on company's property.....	100 00	
<b>Total.....</b>		<b>\$12,059 11</b>
Market value of real estate over book value.....		6,535 11
Market value of bonds and stocks over book value.....		1,474 70
<b>Gross assets.....</b>		<b>\$1,213,483 08</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 692 80	
Special deposits to secure liabilities in Virginia and Georgia.....	22,895 00	
<b>Total.....</b>		<b>23,587 80</b>
<b>Total admitted assets.....</b>		<b>\$1,189,895 28</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 56,520 65	
Losses in process of adjustment, or in suspense.....	107,171 51	
Losses resisted.....	2,727 61	
<b>Total claims for losses.....</b>	<b>\$166,419 77</b>	
Deduct reinsurance.....	52,428 25	
<b>Net amount of unpaid losses.....</b>		<b>\$113,991 52</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$340,455 88	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	235,771 59	
Unearned premiums at 50 per cent on inland navigation risks.....	2,043 18	
<b>Total unearned premiums as computed above.....</b>		<b>578,270 65</b>
Amount reclaimable by the insured on perpetual fire insurance policies.....	65,685 11	
<b>Total.....</b>		<b>\$757,947 28</b>
Less liabilities secured by special deposits in Virginia and Georgia, losses, \$3,124.86; unearned premiums, \$8,379.98.....		11,504 84
<b>Total liabilities, except capital stock.....</b>		<b>\$746,442 44</b>
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	193,462 84	
<b>Surplus to policy holders.....</b>		<b>443,462 84</b>
<b>Total.....</b>		<b>\$1,189,895 28</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks	Premiums.
In force Dec. 31, 1908.....	\$130,448,134 00	\$1,643,377 35	\$1,102,669 00	\$30,812 97
Written during the year.....	101,764,509 00	1,282,738 71	1,545,183 00	30,693 47
<b>Totals.....</b>	<b>\$232,212,643 00</b>	<b>\$2,926,116 06</b>	<b>\$2,647,852 00</b>	<b>\$61,506 44</b>
Expired and terminated.....	115,857,085 00	1,431,707 29	2,480,265 00	56,065 11
<b>In force at end of the year.....</b>	<b>\$116,355,558 00</b>	<b>\$1,494,408 77</b>	<b>\$167,587 00</b>	<b>\$5,441 33</b>
Deduct amount reinsured.....	27,232,747 00	345,911 87	47,450 00	1,354 98
<b>Net amount in force.....</b>	<b>\$89,122,811 00</b>	<b>\$1,148,496 90</b>	<b>\$120,137 00</b>	<b>\$4,086 35</b>

Perpetual risks not included above, \$28,806.90; premiums on same, \$72,448.67.

## [RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$50,594,606 00	\$680,911 76
More than one and not more than three years to run.....	33,085,589 00	400,307 78
More than three years to run.....	5,432,616 00	67,277 36
<b>Net amount in force Dec. 31, 1909....</b>	<b>\$89,122,811 00</b>	<b>\$1,148,496 90</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 32,500 00
Losses incurred during the year, fire, \$522,982.98; marine and inland, \$37,445.01 .....	560,427 99
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$8,740,776 00
Less .....	2,724,643 00
Net risks written .....	\$4,016,133 00
Gross premiums received .....	\$66,204 19
Less .....	19,090 13
Net premiums received .....	\$47,114 06
Net losses paid .....	\$30,830 10
Net losses incurred .....	\$31,806 49

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Allegheny City, Pa., 3½s .....	\$ 5,913 75	\$ 5,970 00
Allegheny County, Pa., 4s .....	10,475 00	10,050 00
Atlanta, Ga., 4½s .....	5,368 75	4,900 00
Augusta, Ga., 4s .....	5,281 25	4,925 00
Beaver Co., Pa., 4s .....	10,158 00	10,050 00
Boston, Mass., 4s .....	15,337 50	15,337 50
Camden, N. J., 4s .....	10,725 00	9,900 00
Coos County, school district No. 13, Ore., 5s .....	10,237 00	10,237 50
New York City, N. Y., 3½s .....	25,056 25	22,437 50
New York City, N. Y., 4s .....	10,275 00	10,025 00
New York City, N. Y., 4s .....	30,737 50	30,075 00
New York City, N. Y., 4s .....	10,325 00	10,025 00
New York City, N. Y., 4s .....	46,418 75	45,112 50
Norfolk, Va., 5s .....	3,108 75	3,045 00
Philadelphia, Pa., 3½s .....	35,725 00	33,512 50
Pendleton, Ore., 5s .....	15,480 00	17,100 00
Portland, Ore., dry dock, 4s .....	25,515 00	24,625 00
Richmond, Va., 4s .....	10,398 75	10,025 00
Washington, Pa., 4s .....	5,079 84	5,000 00
Atlantic Coast Line, 1st consol., 4s .....	8,762 50	9,525 00
Atlantic Coast Line, equip., 4s .....	8,894 00	9,700 00
Atlantic Coast Line, col., gold, 4s .....	9,562 50	9,500 00
Atchison, Topeka & Santa Fé, adjustment, 4s .....	9,700 00	9,425 00
Baltimore & Ohio R. R., 4s .....	9,756 25	9,925 00
Bangon & Aroostook R. W., equip., 5s .....	10,000 00	10,000 00
Buffalo & Susquehanna R. W., car trust, series D, 5s .....	9,357 10	6,000 00
Connecticut Ry. & Lighting Co., 1st mort., 4½s .....	9,992 26	10,225 00
Citizens' Traction Co. Oil City, Pa., 5s .....	10,000 00	9,800 00
Chesapeake & Ohio Ry., 2d consol. mort., 4s .....	9,762 50	9,350 00
Erle R. R., col. trust, 4s .....	9,725 00	8,600 00
Erle R. R., gen. mort., 4s .....	11,693 75	13,050 00
Fort Worth, Denver City R. R., equip. tr., 5s .....	10,000 00	10,000 00
Hocking Valley R. R., equip., 4s .....	9,100 00	9,800 00
Indianapolis Traction & Terminal, 1st mort., 5s .....	14,662 50	14,587 50
Indiana, Columbus & Eastern Traction Co., 5s .....	9,650 00	9,000 00
Iron Mountain R. R., car trust, 5s .....	15,474 50	15,075 00
Kansas City Southern R. W., equip., 4½s .....	9,890 00	9,875 00
Lehigh Coal & Navigation Co., gen. mort., 4½s .....	5,137 50	5,275 00
Lehigh Valley R. R., 1st mort., 4½s .....	15,600 00	15,975 00
Lehigh Valley R. R., col. tr., 4s .....	19,562 50	19,700 00
Lehigh Valley R. R., equip., 4½s .....	9,678 00	10,000 00
Lehigh Valley R. R., equip., 4s .....	8,963 00	10,000 00
Lehigh Valley R. R., equip., series J, 4½s .....	8,908 00	10,000 00
Lehigh Valley Transit, 5s .....	9,685 06	9,950 00

## SCHEDULE A—Concluded.

Bonds and Stocks.			
Description.	Book value.	Market value	
Market Street Elevated Passenger Ry., 1st mort. (Philadelphia), 4s...	\$10,100 00	\$ 9,700 00	
Mutual Terminal Co., Buffalo, N. Y., 1st mort., gold., sink. fund, 4s...	9,400 00	9,500 00	
Norfolk & Western Ry., equip trust, 4s...	9,804 00	9,900 00	
New York Central Lines, equip., 5s...	9,475 00	10,337 50	
Norfolk & Western Ry., divisional, 1st lien and gen. mort., 4s...	29,125 00	27,825 00	
Northern Pacific R. R., prior lien, 4s...	9,712 50	10,250 00	
Pennsylvania R. R., col. trust, 4½s...	10,189 00	10,075 00	
Pennsylvania Co., 4s...	9,225 00	9,875 00	
Pennsylvania Co., 4½s...	10,725 00	10,450 00	
Philadelphia, Baltimore & Washington R. R., serial, gold, loan, 4s...	9,850 00	9,875 00	
Reading Co., and Phila. and Reading Coal & Iron Co., gen. mtg., 4s...	19,250 00	19,900 00	
Reading Co., Jersey Central R. R., 4s...	18,663 75	19,300 00	
Southern Indiana R. R., 1st mort., 4s...	14,392 21	10,800 00	
St. Louis Transit Co., imp., 5s...	4,812 50	4,350 00	
Southern Ry. Co., car trust, 4½s...	20,225 00	20,000 00	
United Railways Co. of St. Louis, 1st mort., 4s...	4,387 50	4,200 00	
United Railways of San Francisco, 4s...	660 00	740 00	
United States Steel Corporation, 5s...	19,425 00	21,050 00	
West Jersey & Seashore R. R., consol. mort., 4s...	10,050 00	10,050 00	
Buffalo (N. Y.) Gas Co., 5s...	3,710 00	3,225 00	
Kansas City Gas Co., 5s...	5,102 78	5,000 00	
Lehigh & Wilkes Barre Coal Co., sink. fund, 5s...	9,912 50	10,000 00	
Penn. Mary Coal Co., 1st sink. fund, 5s...	15,000 00	15,000 00	
Potomac Electric Power Co., 5s...	9,900 00	10,250 00	
Railway Steel Springs Co., 5s...	9,625 00	9,850 00	
S. Bend & Mishawaka Gas Co., 5s...	4,750 00	4,900 00	
Westchester, N. Y., Lighting Co., 5s...	5,218 05	5,087 50	
Franklin National Bank, Philadelphia...	15,000 00	18,512 50	
Corn Exchange National Bank, Philadelphia...	9,245 00	12,800 00	
Associated Underwriters...	2,500 00	2,500 00	
Western Sprinkled Risk Association...	500 00	500 00	
Underwriters Salvage...	500 00	500 00	
Totals.....	<u>\$875,617 80</u>	<u>\$877,092 50</u>	

## LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 45 William street, New York, N. Y.; incorporated 1896; commenced business in Illi-Mar. 5, 1898.]

HENRY W. EATON, President.

GEO. W. HOYT, Secretary.

W. S. WARREN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$797,031 55</u>

## INCOME.

	Fire.	
Gross premiums.....	\$542,084 62	
Deduct reinsurance and return premiums.....	314,082 76	
Total premiums.....		\$228,001 86
Interest on mortgage loans.....	\$ 2,500 00	
Interest on bonds and dividends on stocks, \$19,900.00; other sources, \$2,453.10.....	22,358 10	
Total interest and rents.....		24,858 10
Increase in book value of ledger assets.....		62 17
Total income.....		<u>\$252,922 13</u>
Total.....		<u>\$1,049,953 68</u>



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$176,775 78
Deduct salvage, \$5,447.86; and reinsurance, \$69,740.97 .....	75,188 83
Net amount paid for losses .....	\$101,586 95
Expenses of adjustment, settlement of losses .....	2,232 59
Interest and dividends to stockholders .....	10,000 00
Commissions or brokerage .....	42,459 81
Salaries, fees and other charges of officers, directors, trustees, agents and employes. ....	5,412 50
Advertising, printing and stationery .....	2,356 59
Postage, telegrams, telephone and express .....	1,264 69
Legal expenses .....	159 70
Underwriters' boards and tariff associations .....	2,166 75
Fire department, fire patrol and salvage corps assessment, fees, taxes and assessments. .	244 17
Inspections and surveys .....	1,251 84
State taxes on premiums .....	4,767 50
Insurance department licenses and fees .....	1,290 80
All other licenses, fees and taxes .....	4,765 52
Decrease in book value or ledger assets .....	684 27
All other disbursements, viz: Office expenses, \$468.10; travelling, \$288.12. ....	756 22
Total disbursements .....	<u>\$181,389 90</u>
Balance .....	<u>\$868,563 78</u>

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$ 50,000 00
Book value of bonds and stocks, excluding interest (Schedule A) .....	623,042 31
Deposits in trust companies and banks not on interest .....	16,801 74
Deposited in trust companies and banks on interest .....	99,429 19
Agent's balances, representing business written subsequent to October 1, last. ....	78,825 38
Agent's balances, representing business written prior to October 1, last. ....	465 16
Total ledger assets .....	<u>\$868,563 78</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$1,145 80
Interest accrued on bonds .....	2,862 50
Total .....	4,008 30
Gross assets .....	<u>\$872,572 08</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last. ....	\$ 465 16
Book values of ledger assets over market value, viz: Bonds and stocks. ....	19,142 31
Total .....	19,607 47
Total admitted assets .....	<u>\$852,964 61</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$27,700 00
Deduct reinsurance .....	6,809 00
Net amount of unpaid losses .....	\$ 20,891 00
Unearned premiums at 50 per cent on fire risks running one year or less. ....	\$ 78,131 60
Unearned premiums <i>pro rata</i> on fire risks running more than one year. ....	138,745 96
Total unearned premiums as computed above .....	216,877 56
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	7,500 00
State, county and municipal taxes due or accrued .....	4,560 00
Commissions, brokerage and other charges due or to become due to agents and brokers. .	9,000 00
Return premiums, \$6,319.60; reinsurance premiums, \$13,470.93 .....	19,790 53
Total liabilities, except capital stock .....	<u>\$278,619 09</u>
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	374,345 52
Surplus to policy holders .....	574,345 52
Total .....	<u>\$852,964 61</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$43,774,582 00	\$547,085 95
Written during the year.....	45,768,439 00	542,084 62
Totals.....	\$89,543,021 00	\$1,089,170 57
Expired and terminated.....	37,805,256 00	447,214 01
In force at end of the year.....	\$51,737,765 00	\$641,956 56
Deduct amount reinsured.....	22,765,333 00	256,971 55
Net amount in force.....	<u>\$28,972,432 00</u>	<u>\$384,985 01</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$10,305,837 00	\$156,263 20
More than one and not more than three years to run.....	12,854,574 00	153,029 36
More than three years to run.....	5,812,021 00	75,692 45
Net amount in force Dec. 31, 1909.....	<u>\$28,972,432 00</u>	<u>\$384,985 01</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 45,000 00
Losses incurred during the year, fire.....	<u>103,004 95</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$8,940,901 00	\$124,550 00
Less.....	5,770,826 00	3,000 00
Net risks written.....	<u>\$3,170,075 00</u>	<u>\$121,550 00</u>
Gross premiums received.....	\$105,740 38	\$757 23
Less.....	66,122 42	13 43
Net premiums received.....	<u>\$39,617 96</u>	<u>\$743 80</u>
Net losses paid.....	<u>\$12,436 78</u>	.....
Net losses incurred.....	<u>\$12,802 78</u>	.....

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Georgia State, 3½s.....	\$ 10,417 92	\$ 9,900 00
New York City, 3½s.....	202,522 41	185,250 00
New York State, 3s.....	51,608 33	51,500 00
Chl. Bur. & Quincy R. R., joint 4s.....	14,253 94	14,550 00
Norfolk & Western R. R., 1st consol., mort., 4s.....	25,133 04	24,500 00
Southern Ry., 1st consol. mort., 5s.....	57,149 15	56,000 00
Baltimore & Ohio R. R., pref.....	19,187 50	18,400 00
Chic. Mil. & St. Paul. R. R., pref., new, (full paid).....	62,187 50	68,800 00
C. C. C. & St. Louis R. R., pref.....	38,500 00	42,800 00
Ill. Cent. R. R., (leased lines) guar.....	31,120 02	29,400 00
Norfolk & Western R. R., pref.....	46,550 00	44,500 00
Union Pacific R. R., pref.....	17,225 00	20,800 00
Southern Ry., pref.....	47,187 50	37,500 00
Totals.....	<u>\$623,042 31</u>	<u>\$603,900 00</u>

## LOUISVILLE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 147 South Fifth street, Louisville, Ky.; incorporated March, 1872; commenced business in Illinois Feb. 6, 1900.]

JOHN H. LEATHERS, President.

S. M. HUSTON, Secretary.

HENRY P. MAGILL, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$100,000 00	
Amount of ledger assets, Dec. 31, of previous year .....		\$257,827 16

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$212,347 57	\$15,221 18	
Deduct gross amount paid for—Reinsurance, fire, \$3,984.96; return premiums, fire, \$28,396.46 .....	32,381 42		
Total premiums .....	\$179,966 15	\$15,221 18	\$195,187 33
Interest on mortgage loans .....		\$ 439 96	
Interest on collateral loans .....		419 73	
Interest on bonds and dividends on stocks .....		8,364 14	
Interest from other sources .....		446 02	
Total interest and rents .....			9,660 85
Total income .....			\$204,857 18
Total .....			\$462,684 34

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$131,075 03	\$11,118 20	
Deduct amount received for—			
Salvage, fire, \$ 110.63; mar. and inl., \$579.29 .....			
Reinsur., fire, 3,784.45 .....	3,895 08	579 29	
Net amount paid for losses .....	\$127,179 95	\$10,538 91	\$137,718 86
Expenses of adjustment, settlement of losses .....			42,105 96
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....			9,582 65
Rents—including company's occupancy of its own buildings .....			1,034 45
Advertising, printing and stationery .....			991 02
Postage, telegrams, telephone and express .....			211 36
Legal expenses .....			727 92
Underwriters' boards and tariff associations .....			364 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....			261 20
Taxes on real estate .....			54 55
State taxes on premiums .....			2,335 86
Insurance department licenses and fees .....			183 80
All other licenses, fees and taxes .....			1,407 01
Other disbursements, viz: Collateral loan charged off .....			900 00
Interest and dividends to stockholders .....			8,264 00
Total disbursements .....			\$206,343 09
Balance .....			\$256,341 25

## LEDGER ASSETS.

Book value of real estate .....	\$ 6,314 68
Mortgage loans on real estate .....	4,259 34
Loans secured by pledge of bonds, stocks or other collaterals .....	8,197 45
Book value of bonds and stocks (Schedule A) .....	177,210 75
Cash in office .....	12,509 23
Deposits in trust companies and banks not on interest .....	18,885 78
Agent's balances, representing business written subsequent to October 1, last .....	28,964 02
Total ledger assets .....	<u>\$256,341 25</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 81 50
Interest accrued on bonds .....	681 81
Interest accrued on collateral loans .....	31 98
Total .....	<u>795 29</u>
Gross assets .....	<u>\$257,136 54</u>

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds .....	3,840 75
Total admitted assets .....	<u>\$253,295 79</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$23,521 33
Deduct reinsurance .....	3,000 00
Net amount of unpaid losses .....	<u>\$20,521 33</u>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$52,310 49
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	42,686 18
Total unearned premiums as computed above .....	<u>94,996 67</u>
Cash dividends remaining unpaid, to stockholders .....	352 00
Total liabilities, except capital stock .....	<u>\$115,870 00</u>
Cash capital .....	\$100,000 00
Surplus over all liabilities .....	37,425 79
Surplus to policy holders .....	<u>137,425 79</u>
Total .....	<u>\$253,295 79</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908 .....	\$17,087,236 00	\$169,235 09		
Written during the year .....	18,145,535 00	212,347 57	\$2,882,015 00	\$15,221 18
Totals .....	<u>\$35,232,771 00</u>	<u>\$381,582 66</u>	<u>\$2,882,015 00</u>	<u>\$15,221 18</u>
Expired and terminated .....	17,799,202 00	200,207 71	2,882,015 00	15,221 18
In force at end of the year .....	\$17,433,569 00	\$181,374 95		
Deduct amount reinsured .....	365,587 00	5,400 62		
Net amount in force .....	<u>\$17,067,982 00</u>	<u>\$175,974 33</u>		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$12,208,502 00	\$104,620 98
More than one and not more than three years to run .....	3,164,690 00	43,170 08
More than three years to run .....	1,694,790 00	28,183 27
Net amount in force Dec. 31, 1909 .....	<u>\$17,067,982 00</u>	<u>\$175,974 33</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 10,000 00
Losses incurred during the year, fire, \$128,136.70; marine and inland, \$10,538.91 .....	138,675 61
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$2,296,752 00
Less .....	863,327 00
Net risks written .....	<u>\$1,433,425 00</u>
Gross premiums received .....	\$36,294 20
Less .....	6,439 18
Net premiums received .....	<u>\$29,855 02</u>
Net losses paid .....	<u>\$18,466 93</u>
Net losses incurred .....	<u>\$23,099 85</u>

## SCHEDULE A.

## Bonds and Stocks.

Description	Book value.	Market value.
Southern Ry. Co., 5s .....	\$39,375 00	\$39,025 00
Central City Water Co., 6s .....	9,000 00	9,000 00
C. & O. R. R. Co., 4½s .....	2,050 00	2,060 00
Southern R. R. Co., St. Louis div., 4s .....	34,552 50	32,190 00
United Ry. of St. Louis, 4s .....	3,120 00	3,280 00
Birmingham Ry., Light & Power Co., 4½s .....	20,000 00	20,020 00
L. & N. R. R., short line, 4½s .....	10,700 00	10,600 00
St. Louis, Iron Mountain & Southern, R. & G. div., 4s .....	13,762 50	13,200 00
Louisville Home Telephone Co., 5s .....	5,395 00	4,500 00
Louisville Home Telephone Co., 5s .....	450 00	375 00
Japanese Government, 4½s .....	4,650 00	4,700 00
International Traction Co., 4s .....	20,755 00	19,720 00
Louisville National Banking Co. ....	13,400 75	14,700 00
Totals .....	<u>\$177,210 75</u>	<u>\$173,370 00</u>

## LUMBER INSURANCE COMPANY OF NEW YORK.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 84 William street, New York, N. Y.; incorporated June 1, 1904; commenced business in Illinois Aug. 29, 1906.]

G. A. MITCHELL, President.

R. H. McKELVEY, Secretary.

H. DE ROODE, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$511,889 56</u>

## INCOME.

	Fire.	
Gross premiums .....	\$591,407 94	
Deduct gross amount paid for—Reinsurance, fire, \$201,794.24; return premiums, fire, \$88,932.42 .....	290,726 66	
Total premiums .....		\$300,681 28
Interest on bonds .....	\$16,611 25	
Interest from other sources .....	1,122 88	
Total interest .....		17,734 13
Increase in book value of ledger assets .....		126 55
Total income .....		\$318,541 96
Total .....		\$830,431 52

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$270,794 23	
Deduct amount received for—Salvage, fire, \$545.80; reinsurance, fire, \$95,094.06 .....	95,639 86	
Net amount paid for losses .....		\$175,154 37
Expenses of adjustment, settlement of losses .....		1,792 71
Commissions or brokerage .....		78,616 80
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		7,047 00
Rents—including company's occupancy of its own buildings .....		575 16
Legal expenses .....		4,101 03
Underwriters' boards and tariff associations .....		599 26
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		74 43
State taxes on premiums .....		4,116 52
Insurance department licenses and fees .....		3,980 61
Other disbursements, viz: Auditing expense, \$500.00; fidelity bonds, \$272.50; administration expenses, \$103.42 .....		875 92
Interest and dividends to stockholders .....		20,000 00
Agents' balances charged off .....		974 40
Loss on sale or maturity of ledger assets .....		412 50
Decrease in book value of ledger assets .....		1,383 42
Total disbursements .....		\$297,673 98
Balance .....		\$532,757 59

## LEDGER ASSETS.

Book value of bonds (Schedule A) .....	\$420,298 13
Deposits in trust companies and banks on interest .....	41,155 39
Agent's balances, representing business written subsequent to October 1, last .....	71,304 07
Total ledger assets .....	\$532,757 59

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	4,747 51
Gross assets .....	\$537,505 10

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds .....	\$ 23,778 13
Special deposits to secure liabilities in Canada, Georgia and Oregon .....	140,520 00
Total .....	164,298 13
Total admitted assets .....	\$373,206 97

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$19,453 38	
Deduct reinsurance .....	5,007 50	
Net amount of unpaid losses .....		\$ 14,445 88
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$143,672 15	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	10,010 00	
Total unearned premiums as computed above .....		153,682 15
Reinsurance, Lloyds, \$7,385.60, 50 per cent .....		3,692 80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		1,552 53
State, county and municipal taxes due or accrued .....		4,800 00
Commissions, brokerage and other charges due or to become due to agents and brokers ..		16,449 48
Total .....		\$194,622 84
Less liabilities secured by special deposits in Canada, Georgia and Oregon: Losses, \$1,225.00; unearned premiums, \$52,562.06 .....		53,817 06
Total liabilities, except capital stock .....		\$140,805 78
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	32,401 19	
Surplus to policy holders .....		232,401 19
Total .....		\$373,206 97

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$21,752,405 00	\$381,752 57
Written during the year .....	33,641,628 00	591,407 94
Totals .....	\$55,394,033 00	\$973,160 51
Expired and terminated .....	27,902,372 00	501,449 79
In force at end of the year .....	\$27,491,661 00	\$471,710 72
Deduct amount reinsured .....	9,065,485 00	170,330 89
Net amount in force .....	\$18,426,176 00	\$301,379 83

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$17,118,358 00	\$287,344 30
More than one and not more than three years to run .....	1,089,807 00	11,175 27
More than three years to run .....	218,011 00	2,860 26
Net amount in force Dec. 31, 1909 .....	\$18,426,176 00	\$301,379 83

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 56,000 00
Losses incurred during the year, fire .....	167,884 54
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$1,377,912 00
Less .....	493,249 00
Net risks written .....	\$884,663 00
Gross premiums received .....	\$18,262 93
Less .....	5,360 16
Net premiums received .....	\$12,902 77
Net losses paid .....	\$11,747 47
Net losses incurred .....	\$9,586 02

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Province of Ontario, 3½s .....		\$108,538 50	\$102,720 00
New York City, 3½s .....		61,590 50	45,000 00
New York City, 3½s .....		50,712 50	46,500 00
New York City, 3½s .....		101,178 55	90,000 00
New York City, 4s .....		25,401 78	25,000 00
Portland, Ore., city imp., 6s .....		51,500 00	54,000 00
Savannah, sink. fund, 4½s .....		10,820 75	10,800 00
Niagara Lockport & Ontario Power Co., 5s .....		22,555 55	22,500 00
Totals .....		<u>\$420,298 13</u>	<u>\$396,520 00</u>

## LUMBERMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 427 Walnut street, Philadelphia, Pa.; incorporated June 2, 1873; commenced business in Illinois Oct. 9, 1879.]

LEWIS DAVIS, President.

OLIVER H. HILL, Secretary.

BENJ. AUERBACH, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$250,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$1,623,530 90</u>

## INCOME.

	Fire.	
Gross premiums .....	\$374,277 33	
Deduct gross amount paid for—Reinsurance, fire, \$52,524.04; return premiums, fire, \$56,827.85 .....	109,351 89	
Total premiums (other than perpetuals) .....		\$264,925 44
Deposit premiums on perpetual risks .....		2,533 85
Interest on mortgage loans .....	\$ 7,397 72	
Interest on collateral loans .....	630 27	
Interest on bonds and dividends on stocks .....	61,030 82	
Interest from other sources .....	578 51	
Rents—including company's occupancy of its own buildings .....	9,330 40	
Total interest and rents .....		78,967 72
From other sources, viz: Transfer fee on perpetual policies .....		113 50
Profit on sale or maturity of ledger assets .....		2,370 60
Total income .....		<u>\$348,911 11</u>
Total .....		<u>\$1,972,442 01</u>



## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$139,899 83	
Deduct amount received for—Salvage, fire, \$656.02; reinsurance fire, \$23,389.29 .....	24,045 31	
Net amount paid for losses.....		\$115,844 52
Expenses of adjustment, settlement of losses.....		2,415 69
Commissions or brokerage.....		72,548 92
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		18,905 00
Rents—including company's occupancy of its own buildings .....		1,200 00
Advertising, printing and stationery.....		3,532 52
Postage, telegrams, telephone and express .....		1,928 85
Legal expenses.....		226 74
Furniture and fixtures.....		131 60
Maps, including corrections.....		700 90
Underwriters' boards and tariff associations.....		2,183 91
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		2,897 14
Inspections and surveys .....		358 71
Repairs and expenses on real estate.....		3,690 65
Taxes on real estate.....		2,287 06
State taxes on premiums.....		4,573 45
Insurance department licenses and fees.....		971 90
All other licenses, fees and taxes .....		2,943 93
Other disbursements, viz: Miscellaneous.....		4,242 19
Deposit premiums returned.....		7,640 71
Interest and dividends to stockholders.....		35,000 00
Loss on sale or maturity of ledger assets.....		491 67
Total disbursements.....		<u>\$284,706 06</u>
Balance.....		<u>\$1,687,735 95</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 102,529 56
Mortgage loans on real estate.....	140,875 00
Loans secured by pledge of bonds, stocks or other collaterals.....	10,000 00
Book value of bonds and stocks (Schedule A).....	1,374,522 06
Cash in office.....	238 44
Deposits in trust companies and banks on interest.....	28,186 60
Agent's balances, representing business written subsequent to October 1, last.....	30,737 23
Agent's balances, representing business written prior to October 1, last.....	647 16
Total ledger assets.....	<u>\$1,687,735 95</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,035 65
Interest accrued on bonds.....	18,813 70
Interest accrued on collateral loans.....	125 00
Total.....	20,974 35
Market value of bonds and stocks over book value.....	10,002 94
Gross assets.....	<u>\$1,718,713 24</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 647 16
Book values of ledger assets over market value, viz: Real estate.....	14,629 56
Total.....	15,276 72
Total admitted assets.....	<u>\$1,703,436 52</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 5,805 75	
Losses in process of adjustment, or in suspense .....	16,812 48	
Losses resisted .....	6,266 62	
Total claims for losses .....	\$28,884 85	
Deduct reinsurance .....	4,499 68	
Net amount of unpaid losses .....		\$ 24,385 17
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$ 86,695 38	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	179,835 88	
Total unearned premiums as computed above .....		266,531 24
Amount reclaimable by the insured on perpetual fire insurance policies .....		197,239 86
State, county and municipal taxes due or accrued .....		2,687 18
Commissions, brokerage and other charges due or to become due to agents and brokers ..		3,015 78
Return premiums, \$351.76; reinsurance premiums, \$1,199.15 .....		1,550 91
Total liabilities, except capital stock .....		\$ 495,410 14
Cash capital .....	\$250,000 00	
Surplus over all liabilities .....	958,026 38	
Surplus to policy holders .....		1,208,026 38
Total .....		<u>\$1,703,436 52</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$53,835,932 00	\$592,160 73
Written during the year .....	34,732,166 00	374,277 33
Totals .....	\$88,568,098 00	\$966,438 06
Expired and terminated .....	32,569,769 00	353,581 94
In force at end of the year .....	\$55,998,329 00	\$612,856 12
Deduct amount reinsured .....	7,438,103 00	93,644 72
Net amount in force .....	<u>\$48,560,226 00</u>	<u>\$519,211 40</u>

Perpetual risks not included above, \$3,340,637.00; premiums on same, \$219,155.40.

## RECAPITULATION ON FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$15,933,836 00	\$173,390 72
More than one and not more than three years to run .....	23,188,816 00	215,027 07
More than three years to run .....	9,437,574 00	130,793 61
Net amount in force Dec. 31, 1909 .....	<u>\$48,560,226 00</u>	<u>\$519,211 40</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire .....	120,749 35
Amount loaned to officers and directors .....	5,000 00
Amount loaned to stockholders not officers .....	<u>11,250 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$5,618,340 17
Less .....	1,973,553 91
Net risks written .....	<u>\$3,644,786 26</u>
Gross premiums received .....	\$69,911 37
Less .....	20,996 08
Net premiums received .....	<u>\$48,915 34</u>
Net losses paid .....	<u>\$21,146 05</u>
Net losses incurred .....	<u>\$22,779 09</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
City of New York, N. Y., 4s.	\$25,117 19	\$25,000 00
Township of Upper Darby, 5s.	11,605 00	11,550 00
City of Allegheny, Pa., school district, 4s.	21,080 00	20,000 00
City of Ithica, N. Y., 5s.	25,750 00	26,250 00
County of Allegheny, Pa., 4s.	26,000 00	25,000 00
County of Allegheny, Pa., 4s.	26,593 75	25,000 00
City of Altoona, Pa., 4s.	25,625 00	25,000 00
City of New York, N. Y., 3½s.	25,125 00	22,250 00
Borough of Bellevue, Pa., 4½s.	26,222 50	26,250 00
Susquehanna Coal Co., 6s.	12,270 00	12,120 00
Steubenville & Indiana R. R. Co., 5s.	15,300 00	15,300 00
Richmond & Danville R. R. Co., cons., 6s.	26,043 75	26,750 00
Reading Co. & Philadelphia & Reading Coal & Iron Co., 4s.	9,137 50	9,900 00
Camden & Atlantic R. R. Co., cons., 5s.	10,500 00	10,000 00
Lehigh Valley R. R. Co., 7s.	10,353 44	10,200 00
Chicago, St. Louis & Pittsburgh R. R. Co., 5s.	18,467 50	20,340 00
Master Builders' Exchange, 5s.	4,000 00	4,000 00
Sunbury, Hazelton & Wilkes-Barre R. R. Co., 5s.	7,076 23	7,000 00
Shamokin, Sunbury & Lewisburg R. R. Co., 5s.	9,750 00	10,100 00
Pennsylvania Steel Co., 5s.	10,380 55	10,200 00
Lehigh Valley R. R. Co., annuity, 6s.	9,864 37	14,500 00
Texas & Pacific R. R. Co., 5s.	10,230 00	12,320 00
Ohio River R. R. Co., 5s.	7,100 00	7,700 00
Cincinnati, Richmond & Fort Wayne R. R. Co., 7s.	23,036 67	23,800 00
Cambria & Clearfield R. R. Co., 5s.	12,118 00	12,600 00
Duluth Street Ry. Co., 5s.	18,000 00	19,600 00
St. Louis Merchants Bridge Co., guar., 6s.	20,706 25	22,000 00
Electric Ry., Light & Power Co., Sedalia, 6s.	5,000 00	2,800 00
Broadway & 7th Ave. R. R. Co., cons., 5s.	9,850 00	10,100 00
Superior Water, Light & Power Co., 4s.	9,000 00	7,500 00
Superior Water, Light & Power Co., 5s.	1,000 00	900 00
St. Paul Gas Light Co., 5s.	8,900 00	9,500 00
Lehigh Traction Co., 5s.	14,000 00	14,250 00
Piedmont & Cumberland Ry. Co., 5s.	10,035 00	9,900 00
Detroit & Mackinaw Ry. Co., 4s.	5,000 00	4,500 00
Grand Rapids Gas Light Co., 5s.	10,000 00	9,800 00
Passaic Lighting Co., 5s.	8,000 00	10,100 00
City of Duluth, refund, 4½s.	15,499 50	15,450 00
City of Woodbury, N. J., 4½s.	25,812 50	26,250 00
St. Louis Terminal, Cupples Station & Property Co., 4½s.	15,000 00	15,000 00
St. Joseph Gas Co., 5s.	14,950 00	14,400 00
Equitable Illuminating Gas Light Co. of Phila., 5s.	22,700 64	23,100 00
Electric & Peoples Stock Trust Certificates, (Phila.), 4s.	23,353 00	22,500 00
Illinois Central R. R. Co., Louisville div., 3½s.	9,350 00	8,900 00
Illinois Central R. R. Co., St. Louis div., 3½s.	9,350 00	8,900 00
Metropolitan St. R. W. Co., N. Y., gen. mort., 5s.	21,800 00	15,600 00
Edison Electric Light, stock trust cert., Phila., 5s.	5,490 00	5,250 00
Atlantic Coast Electric R. R. Co., 5s.	15,475 00	15,680 00
New York Gas, Electric Light, Heat & Power Co., 4s.	22,362 50	21,000 00
Edison Electric Illuminating Co., Brooklyn, 4s.	9,750 00	8,800 00
Conshohocken Gas & Water Co., 4s.	5,000 00	5,000 00
Westchester Lighting Co., 5s.	25,090 00	25,750 00
Baltimore & Ohio R. R. Co., prior lien, 3½s.	14,166 67	13,950 00
Erie R. R. Co., prior lien, 4s.	24,877 00	21,500 00
Philadelphia Electric, gold trust cert., 5s.	19,370 00	20,000 00
Central Pacific R. R. Co., guar., 3½s.	21,490 00	22,250 00
Brooklyn Union Elevated R. R. Co., guar., 5s.	19,880 00	20,400 00
Philadelphia Co. of Pittsburgh, cons., mort., 5s.	20,914 00	19,600 00
Pittsburg & Charleroi Street Ry. Co., guar., 5s.	10,600 00	10,200 00
Milwaukee Gas Light Co., 4s.	11,370 00	10,800 00
Chicago, Rock Island & Pacific Ry. Co., series O, 4s.	19,405 00	19,000 00
Rio Grande Western R. R. Co., 4s.	24,531 00	23,250 00
Pennsylvania Co., loan of 1901, guar., 3½s.	9,517 50	9,600 00
Jamison Coal & Coke Co.—Car Trust, 5s.	25,000 00	24,500 00
United Ry. Co., St. Louis, 4s.	22,062 50	20,500 00
Georgia Ry. & Electric Co., Atlanta, 5s.	26,090 00	25,000 00
St. Louis Transit Co., 5s.	23,162 50	21,000 00
Lake Shore & Michigan Southern Ry. Co., 4s.	23,000 00	23,500 00
Erie R. R. Co., equip., 5s.	14,361 00	14,400 00
Cleveland & Pittsburgh, gen. mort., guar., 3½s.	9,800 00	9,400 00
Pennsylvania R. R. Co., cons., 4s.	1,920 00	2,080 00
Chicago Rys. Co., 5s.	19,100 00	20,000 00
Peoria, Gas & Electric Co., 1st mort., 5s.	24,750 00	25,000 00
Mount Morris Electric Light Co., 1st mort., 5s.	24,375 00	25,500 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Market Street Elevated Passenger Ry. Co., 4s.....	\$23,750 00	\$24,000 00
Scranton Ry. Co., 5s.....	25,125 00	25,000 00
Connellsville Water Co., guar., 5s.....	25,000 00	25,000 00
Jackson Cons. Traction Co., guar., 5s.....	24,250 00	24,375 00
Albany Southern R. R. Co., 5s.....	24,125 00	24,250 00
Public Service Corporation of New Jersey, 5s.....	24,062 50	24,125 00
Wilkes-Barre & Hazleton R. R. Co., pref.....		325 00
American Light and Traction Co., pref.....	4,739 55 {	10,200 00
American Light and Traction Co., com.....		8,750 00
Grand Rapids & Indiana Ry. Co.,.....	500 00	4,500 00
Philadelphia Traction Co.....	24,482 00	22,250 00
Philadelphia Co., pref.....	19,015 00	18,000 00
Philadelphia Bourse, com.....	500 00	40 00
Philadelphia Bourse, pref.....	100 00	20 00
Detroit & Mackinac Ry. Co., pref.....		3,420 00
Detroit & Mackinac Ry. Co., com.....		3,200 00
Totals.....	<u>\$1,374,522 06</u>	<u>\$1,384,525 00</u>

## MECHANICS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 500-502 Walnut street, Philadelphia, Pa.; incorporated April 13, 1854; commenced business in Illinois Jan. 16, 1882.]

SIMON J. MARTIN, President.

JOHN A. SNYDER, Secretary.

BENJ. AUERBACH, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$250,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,251,237 25</u>

## INCOME.

	Fire.	
Gross premiums.....	\$521,468 02	
Deduct gross amount paid for—Reinsurance, fire, \$52,262.34; return premiums, fire, \$71,566.93.....	123,850 27	
Total premiums (other than perpetuals).....		\$397,608 75
Deposit premiums on perpetual risks.....		16,332 75
Interest on mortgage loans.....	\$13,180 97	
Interest on collateral loans.....	5,351 36	
Interest on bonds and dividends on stocks.....	30,200 72	
Interest from other sources.....	1,187 44	
Rents—including company's occupancy of its own buildings.....	4,735 00	
Total interest and rents.....		54,673 49
From other sources, viz: Transfers.....		314 50
Agents' balances previously charged off.....		234 40
Profit on sale or maturity of ledger assets.....		60 00
Total income.....		<u>\$460,223 89</u>
Total.....		<u>\$1,720,461 14</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$208,497 76
Deduct amount received for—Salvage, fire, \$1,190.52; reinsurance, fire, \$24,349.45 .....	25,539 97
Net amount paid for losses .....	\$182,957 79
Expenses of adjustment, settlement of losses .....	4,024 03
Commissions or brokerage .....	120,071 34
Salaries and expenses of special and general agents .....	4,208 45
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	18,894 87
Rents—including company's occupancy of its own buildings .....	3,500 00
Advertising, printing and stationery .....	4,491 64
Postage, telegrams, telephone and express .....	1,176 88
Legal expenses .....	198 48
Furniture and fixtures .....	350 15
Maps, including corrections .....	946 00
Underwriters' boards and tariff associations .....	4,070 13
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	2,234 68
Inspections and surveys .....	201 50
Repairs and expenses on real estate .....	201 40
Taxes on real estate .....	1,079 00
State taxes on premiums .....	6,726 31
Insurance department licenses and fees .....	1,804 96
All other licenses, fees and taxes .....	839 10
Other disbursements, viz: Heat, light and janitors' wages, \$1,209.66; subscriptions to journals, societies and insurance charts, \$401.50; National Protective Association, \$300.00; premiums on surety bond, \$150.50; rent of vaults in Trust Co., \$50.00; com- mercial agency, \$100.00; registering capital stock, \$50.00; sundry expenses, \$4,431.19 .....	6,692 85
Deposit premiums returned .....	12,885 27
Interest and dividends to stockholders .....	25,000 00
Agents' balances charged off .....	54 08
Decrease in book value of ledger assets .....	300 00
Total disbursements .....	<u>\$402,908 91</u>
Balance .....	<u>\$1,317,562 23</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 80,528 79
Mortgage loans on real estate .....	257,900 00
Loans secured by pledge of bonds, stocks or other collaterals .....	134,600 00
Book value of bonds and stocks (Schedule A) .....	738,822 66
Cash in office .....	547 60
Deposits in trust companies and banks on interest .....	50,468 53
Agent's balances, representing business written subsequent to October 1, last .....	49,106 39
Agent's balances, representing business written prior to October 1, last .....	359 29
Other ledger assets, viz: Perpetual reinsurance deposits, \$5,118.97; deposited with Philadelphia Fire Underwriters Association, \$100.00 .....	5,218 97
Total ledger assets .....	<u>\$1,317,562 23</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$3,018 70
Interest accrued on bonds .....	7,099 55
Interest accrued on collateral loans .....	85 08
Interest accrued on other assets .....	296 40
Rents due and accrued on company's property .....	65 00
Total .....	10,564 73
Gross assets .....	<u>\$1,328,116 96</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 359 29
Book values of ledger assets over market value, viz: Stocks and bonds .....	3,160 16
Real estate .....	5,608 79
Total .....	9,128 24
Total admitted assets .....	<u>\$1,318,988 72</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 7,822 34	
Losses in process of adjustment, or in suspense.....	36,628 78	
Losses resisted.....	4,450 00	
Total claims for losses.....	\$48,901 12	
Deduct reinsurance.....	12,912 36	
Net amount of unpaid losses.....		\$35,988 76
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$133,100 34	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	222,290 22	
Total unearned premiums as computed above.....		355,390 56
Amount reclaimable by the insured on perpetual fire insurance policies.....		321,805 50
State, county and municipal taxes due or accrued.....		7,857 84
Return premiums, \$199.76; reinsurance premiums, \$342.84.....		542 60
Total liabilities, except capital stock.....		\$721,585 26
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	347,403 46	
Surplus to policy holders.....		597,403 46
Total.....		<u>\$1,318,988 72</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$66,829,751 00	\$735,939 70
Written during the year.....	46,214,369 00	521,468 02
Totals.....	\$113,044,120 00	\$1,257,407 72
Expired and terminated.....	41,590,158 00	486,776 63
In force at end of the year.....	\$71,453,962 00	\$770,631 09
Deduct amount reinsured.....	6,984,021 00	86,265 19
Net amount in force.....	<u>\$64,469,941 00</u>	<u>\$684,365 90</u>

Perpetual risks not included above, \$14,816,883.33; premiums on same, \$355,729.47.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$21,692,189 00	\$266,200 69
More than one and not more than three years to run.....	26,156,534 00	257,270 83
More than three years to run.....	16,621,218 00	160,894 38
Net amount in force Dec. 31, 1909.....	<u>\$64,469,941 00</u>	<u>\$684,365 90</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	191,384 15
Amount loaned to officers and directors.....	19,600 00
Amount loaned to stockholders not officers.....	<u>Nothing</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$5,442,350 60
Less.....	1,777,659 99
Net risks written.....	<u>\$3,665,690 61</u>
Gross premiums received.....	\$68,592 44
Less.....	19,012 60
Net premiums received.....	<u>\$49,579 75</u>
Net losses paid.....	<u>\$27,756 18</u>
Net losses incurred.....	<u>\$28,787 10</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, new, 4s.....	\$ 6,181 25	\$ 5,725 00
Borough of Clifton Heights, Pa., 5s.....	3,000 00	3,097 50
City of Philadelphia, refund., 3½s.....	21,063 00	19,550 00
City of Philadelphia, 3½s.....	607 50	577 50
City of Philadelphia, 3½s.....	2,435 00	2,310 00
City of Philadelphia, 3½s.....	10,147 00	9,625 00
The Allegheny Valley R. R., 7s.....	6,487 50	5,031 25
Altosna & Logan Valley Electric Co., 1st and cons. mort., 4½s.....	19,550 00	18,400 00
American Rys. Co., col. trust, 5s.....	9,300 00	9,550 00
B. & O. R. R. Co., Pitts., Lake Erie & W. Va., system, refund. mort., 4s.....	9,325 00	9,250 00
The Camden & Suburban Ry. Co., 1st mort., 5s.....	15,900 00	15,800 00
Chesapeake & Ohio Ry. Co., equip. gold notes, 4s.....	9,690 00	10,000 00
Chesapeake & Ohio Ry. Co., equip. gold notes, 4s.....	9,319 50	9,650 00
Chicago, Rock Island & Pacific Ry. Co., equip., gold, 4½s.....	14,899 50	14,625 00
Consolidated Traction Co. of New Jersey, 5s.....	8,435 00	10,500 00
The Hocking Valley Ry. Co., equip. obligation car trust, 4s.....	8,683 00	9,450 00
The Lake Shore & Michigan Southern Ry. Co., 4s.....	10,000 00	9,550 00
Lahigh Valley Coal Co., 1st mort., 5s.....	11,325 00	10,900 00
Lahigh Valley R. R., cons. mort. loan, 4½s.....	9,825 00	10,800 00
Lahigh Valley R. R., equip. trust cert., 4½s.....	23,935 00	25,000 00
Market Street Elevated Ry. Co., Philadelphia, 1st mort., 50-yr., 4s.....	50,500 00	48,500 00
Norfolk & Western Ry. Co., divisional 1st lien and gen. mort., 4s.....	9,350 00	9,275 00
Norfolk & Western Ry. Co., equip. trust, 4s.....	14,671 50	14,325 00
Northern Pacific Terminal Co. of Oregon, 6s.....	10,825 00	11,100 00
North Pennsylvania R. R., 1st mort., 4s.....	13,255 00	11,440 00
Pennsylvania Co., gold loan of 1901..... 3½s.....	14,667 50	14,806 25
Peoples Passenger Ry. Co. of Philadelphia, cons. mort., 5s.....	16,405 00	16,180 00
Philadelphia & Erie R. R., gold, 4s.....	28,000 00	28,000 00
Philadelphia, Wilmington & Baltimore R. R., 4s.....	2,180 00	2,000 00
The Pittsburgh, Cincinnati, Chicago & St. Louis Ry. Co., 4½s.....	11,025 00	10,700 00
Schuylkill River & East Side R. R., Philadelphia, 4s.....	29,250 00	30,300 00
The Second Ave. R. R. of the City of N. Y., 1st cons. mort., coup., 5s.....	18,000 00	9,750 00
Second Ave. Traction Co., Pittsburgh, 5s.....	10,000 00	10,400 00
St. Louis, Iron Mountain & Southern Ry. Co., equip., 5s.....	24,475 00	25,000 00
Suburban Rapid Transit Co., Pittsburgh, 1st mort., 5s.....	15,505 00	14,245 00
Terminal R. R. Association of St. Louis, gold, 5s.....	10,000 00	11,500 00
The Toledo Electric Street Passenger Ry. Co., 5s.....	10,000 00	9,800 00
Union Passenger Ry. (Phila.) 5s.....	21,000 00	20,150 00
Wabash, Pittsburgh Terminal Ry. Co., 1st mort., 50-yr gold, 4s.....	9,275 00	5,400 00
Edison Electric Light, 5 gold stock trust cert., (Phila.), 5s.....	22,191 25	21,600 00
The Pennsylvania Steel Rolling Stock, trust cert., 3½s.....	9,742 40	9,975 00
Philadelphia Co., 1st mort. and col trust gold, (Pittsburgh), 5s.....	22,000 00	20,800 00
United States Steel Corp., 10-60 yr., sink fund, 5s.....	25,718 75	26,312 50
The Fairmount Park & Huntington Passenger Ry. Co., guar., Phila., 6s.....	12,025 01	13,600 00
Philadelphia Traction Co., guar., 8s.....	42,775 00	44,375 00
Second & Third Streets Passenger Ry., guar., Phila., 2½s.....	3,982 50	5,600 00
Thirteenth & Fifteenth streets Passenger Ry., guar., Phila., 2½s.....	5,913 00	8,557 50
Union Passenger Ry. Co., guar., Phila., 19s.....	18,337 50	21,000 00
Union Traction Co., guar., Phila., 6s.....	47,575 00	52,000 00
Totals.....	<u>\$738,822 66</u>	<u>\$735,662 50</u>

## MECHANICS' AND TRADERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 144 Carondelet street, New Orleans, La.; incorporated Oct. 15, 1869; commenced business in Illinois March 16, 1883.]

JAMES NICHOLS, President.

R. L. EMERY, Secretary.

FRED S. JAMES, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$300,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,108,622 40</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$1,210,082 99	\$2,833 34	
Deduct gross amount paid for—			
Reinsur., fire, \$306,833.71; mar. and inl., \$1,624.96...			
Ret. pre., fire, 203,225.77.....	510,059 48	1,624 96	
Total premiums .....	<u>\$700,023 51</u>	<u>\$1,208 38</u>	\$701,231 89
Interest on bonds and dividends on stocks .....		\$41,072 78	
Interest from other sources .....		551 20	
Rents—including company's occupancy of its own buildings .....		3,600 00	
Total interest and rents .....			45,223 98
Profit on sale or maturity of ledger assets .....			2,786 65
Total income .....			<u>\$749,242 52</u>
Total .....			<u>\$1,867,864 92</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$448,523 89		
Deduct amount received for—			
Salvage, fire, \$ 2,331.17;			
Reinsur., fire, 121,891.08; mar. and inl., \$727.92.....	124,222 25	\$727 92	
Net amount paid for losses .....	<u>\$324,301 64</u>	<u>—\$727 92</u>	\$323,573 72
Expenses of adjustment, settlement of losses .....			4,448 21
Commissions or brokerage .....			125,105 56
Salaries and expenses of special and general agents .....			56,799 22
Salaries, fees and other charges of officers, directors, trustees, agents and employees .....			7,497 95
Rents—including company's occupancy of its own buildings .....			2,400 00
Advertising, printing and stationery .....			5,280 95
Postage, telegrams, telephone and express .....			4,370 61
Legal expenses .....			2,168 52
Furniture and fixtures .....			35 00
Maps, including corrections .....			346 54
Underwriters' boards and tariff associations .....			6,328 79
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....			4,819 62
Inspections and surveys .....			356 76
Repairs and expenses on real estate .....			121 95
Taxes on real estate .....			844 40
State taxes on premiums .....			11,571 93
Insurance department licenses and fees .....			3,623 37
All other licenses, fees and taxes .....			7,412 57
Other disbursements, viz: Incidentals .....			3,421 87
Interest and dividends to stockholders .....			18,000 00
Loss on sale or maturity of ledger assets .....			4,095 00
Total disbursements .....			<u>\$593,122 54</u>
Balance .....			<u>\$1,264,742 38</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 22,000 00
Mortgage loans on real estate .....	700 00
Book value of bonds and stocks (Schedule A) .....	1,109,942 58
Deposits in trust companies and banks not on interest .....	7,877 49
Agent's balances, representing business written subsequent to October 1, last .....	122,368 21
Agent's balances, representing business written prior to October 1, last .....	1,754 10
Other ledger assets, viz: Deposit with Guarantee Trust & Safe Deposit Co., Philadelphia .....	100 00
Total ledger assets .....	<u>\$1,264,742 38</u>

## NON-LEDGER ASSETS.

Market value of real estate over book value .....	1,500 00
Gross assets .....	<u>\$1,266,242 38</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 1,754 10
Book values of ledger assets over market value, viz: Bonds and stocks .....	79,094 58
Total .....	<u>80,848 68</u>
Total admitted assets .....	<u>\$1,185,393 70</u>



## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 2,524 93	
Losses in process of adjustment, or in suspense .....	111,185 69	
Losses resisted .....	1,300 00	
Total claims for losses .....	\$115,010 62	
Deduct reinsurance .....	44,039 99	
Net amount of unpaid losses .....		\$ 70,970 63
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$261,354 00	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year ..	225,379 56	
Total unearned premiums as computed above .....		486,733 56
State, county and municipal taxes due or accrued .....		10,000 00
Total liabilities, except capital stock .....		\$567,704 19
Cash capital .....	\$300,000 00	
Surplus over all liabilities .....	317,689 51	
Surplus to policy holders .....		617,689 51
Total .....		<u>\$1,185,393 70</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks,	Premiums.
In force Dec. 31, 1908 .....	\$ 83,855,835 00	\$1,033,775 68		
Written during the year .....	101,834,634 00	1,210,082 99	\$721,663 00	\$2,833 34
Totals .....	\$185,690,469 00	\$2,243,858 67	\$721,663 00	\$2,833 34
Expired and terminated .....	78,955,743 00	965,498 79	721,663 00	2,833 34
In force at end of the year .....	\$106,734,726 00	\$1,278,359 88		
Deduct amount reinsured .....	30,482,896 00	362,801 77		
Net amount in force .....	<u>\$76,251,830 00</u>	<u>\$915,558 11</u>		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$42,917,790 00	\$522,708 00
More than one and not more than three years to run .....	27,087,134 00	315,784 69
More than three years to run .....	6,266,966 00	77,065 42
Net amount in force Dec. 31, 1909 .....	<u>\$76,251,830 00</u>	<u>\$915,558 11</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire .....	352,150 13
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$7,025,728 00	\$164,930 00
Less .....	2,747,882 00	15,200 00
Net risks written .....	<u>\$4,277,846 00</u>	<u>\$149,730 00</u>
Gross premiums received .....	\$80,048 34	\$927 42
Less .....	28,733 75	63 92
Net premiums received .....	<u>\$51,314 59</u>	<u>\$863 50</u>
Net losses paid .....	<u>\$22,585 57</u>	<u>\$103 03</u>
Net losses incurred .....	<u>\$27,079 27</u>	<u>\$103 03</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Louisiana, state, 4s .....	\$191,395 00	\$189,000 00
New Orleans City, 4s .....	55,411 25	53,170 00
New Orleans City, new cons., 7s .....	7,950 00	7,200 00
New Orleans City, prem., Int. at 5% pr. an., from July 1, 1875 to mat..	7,827 90	9,894 00
New Orleans City, pub. imp., 4s .....	242,165 00	219,375 00
New Orleans Ry. & Lighting Co., 4½s .....	48,887 50	50,605 00
Atchafalaya District, refund. and imp., levee, 5s .....	94,225 00	91,800 00
Audubon Building Co., 6s .....	150,000 00	150,000 00
Board of Commissioners, Port of New Orleans, series B., 5s .....	60,000 00	65,400 00
Fifth District, levee, 5s .....	32,350 00	32,020 00
LaFourche Basin District, levee, 5s .....	26,875 00	27,375 00
Red River, Atchafalaya and Bayou Boeuf Dist., levee, 5s .....	47,100 00	46,440 00
Canal-Louisiana Bank & Trust Co., of New Orleans, La. ....	1,430 00	1,704 00
Commercial-Germania Trust & Savings Bank of New Orleans, La ..	84,000 00	62,000 00
Hibernia Bank & Trust Co. of New Orleans, La .....	1,499 70	3,360 00
Metropolitan Bank of New Orleans, La .....	10,803 75	8,250 00
Standard Guano & Chemical Manufacturing Co. of New Orleans, La ..	48,022 48	13,255 00
<b>Totals .....</b>	<b>\$1,109,942 58</b>	<b>\$1,030,848 00</b>

## MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 47 Kilby street, Boston, Mass.; incorporated Feb. 11, 1823; commenced business in Illinois Oct. 7, 1876.]

EDW. T. CAMPBELL, President.

JAMES SIMPSON, Secretary.

C. M. ROGER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year .....	\$392,166 28

## INCOME.

	Fire.	
Gross premiums .....	\$505,875 49	
Deduct gross amount paid for—Reinsurance, fire, \$142,111.37; return premiums, fire, \$85,368.73 .....	227,480 10	
<b>Total premiums .....</b>		<b>\$278,395 39</b>
Interest on mortgage loans .....	\$ 2,800 24	
Interest on bonds and dividends on stocks .....	10,136 70	
Interest from other sources .....	897 36	
<b>Total interest .....</b>		<b>13,834 30</b>
From other sources, viz.: Atlanta Birmingham, old account charged off, \$48.11; received from general agency profit, \$18,085.38 .....		18,133 49
Profit on sale or maturity of ledger assets .....		413 00
<b>Total income .....</b>		<b>\$310,776 18</b>
<b>Total .....</b>		<b>\$702,942 46</b>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$241,299 41	
Deduct amount received for—Reinsurance, fire.....	107,846 35	
Net amount paid for losses.....		\$133,453 06
Expenses of adjustment, settlement of losses.....		2,093 42
Commissions or brokerage.....		64,590 37
Allowances to local agencies for miscellaneous agency expenses.....		264 35
Salaries and expenses of special and general agents.....		12,768 14
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		23,563 99
Rents—including company's occupancy of its own buildings.....		4,767 57
Advertising, printing and stationery.....		4,552 19
Postage, telegrams, telephone and express.....		4,830 12
Legal expenses.....		301 14
Furniture and fixtures.....		873 28
Maps, including corrections.....		1,244 92
Underwriters' boards and tariff associations.....		1,606 44
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		899 62
Inspections and surveys.....		2,378 17
State taxes on premiums.....		3,786 19
Insurance department licenses and fees.....		2,207 39
All other licenses, fees and taxes.....		310 16
Other disbursements, viz.: Sundries, \$1,330.60; profit and loss (Security Insurance Co.) \$112.60.....		1,443 38
Loss on sale or maturity of ledger assets.....		125 00
Total disbursements.....		\$266,048 90
Balance.....		\$436,893 56

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 87,800 00
Book value of bonds and stocks (Schedule A).....	289,536 25
Cash in office.....	1,635 41
Deposits in trust companies and banks on interest.....	27,748 18
Agents' balances, representing business written subsequent to October 1, last.....	49,704 74
Agents' balances, representing business written prior to October 1, last.....	478 98
Total ledger assets.....	\$436,893 56

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 552 80
Interest accrued on bonds.....	3,283 28
Total.....	3,836 08
Market value of bonds and stocks over book value.....	10,973 75
Other non-ledger assets, viz.: Due from general agency profit.....	1,097 02
Gross assets.....	\$452,800 41

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	478 98
Total admitted assets.....	\$452,321 43

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$38,728 40
Losses resisted.....	12,630 88
Total claims for losses.....	\$51,659 28
Deduct reinsurance.....	24,799 20
Net amount of unpaid losses.....	\$ 26,860 08
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$124,905 21
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	15,314 38
Total unearned premiums as computed above.....	140,219 59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	969 54
State, county and municipal taxes due or accrued.....	3,749 26
Total liabilities, except capital stock.....	\$171,798 47
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	80,522 96
Surplus to policy holders.....	280,522 96
Total.....	\$452,321 43

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$56,220,487 00	\$703,203 50
Written during the year.....	35,711,901 00	505,875 49
Totals.....	\$91,932,388 00	\$1,209,078 99
Expired and terminated.....	35,975,554 00	510,430 17
In force at end of the year.....	\$55,956,834 00	\$698,648 82
Deduct amount reinsured.....	37,470,720 00	429,918 98
Net amount in force.....	\$18,486,114 00	\$268,729 84

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$16,448,085 00	\$249,810 42
More than one and not more than three years to run.....	2,038,029 00	18,919 42
Net amount in force Dec. 31, 1909.....	\$18,486,114 00	\$268,729 84

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	139,338 78
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,564,819 00
Less.....	1,746,114 00
Net risks written.....	\$818,705 00
Gross premiums received.....	\$19,034 19
Less.....	7,559 39
Net premiums received.....	\$11,474 80
Net losses paid.....	\$5,702 79
Net losses incurred.....	\$5,180 57

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Boston, Mass., city of, 3½s.....	\$15,693 75	\$15,450 00
Brookline, Mass., town of, 3½s.....	10,169 00	10,000 00
Cambridge, Mass., city of, 4s.....	5,000 00	5,000 00
Everett, Mass., city of, 4s.....	5,163 50	5,100 00
Massachusetts, commonwealth of, 3½s.....	26,968 75	26,750 00
New Bedford, Mass., city of, 4s.....	5,025 00	5,050 00
New York, N. Y., city of, 4½s.....	5,300 00	5,550 00
Worcester, Mass., city of, 3½s.....	10,225 00	10,000 00
Atchison, Topeka & Santa Fé R. R., 4s.....	9,337 50	10,000 00
Boston & Albany R. R., 4s.....	10,000 00	10,000 00
Boston Elevated R. R., 4½s.....	15,192 50	16,200 00
Boston & Lowell R. R., 4s.....	5,000 00	5,000 00
Boston & Maine R. R., 4s.....	9,650 00	9,900 00
Boston & New York Air Line, 4s.....	5,075 00	5,000 00
Boston Terminal, 3½s.....	20,700 00	20,800 00
Boston Terminal, 3½s.....	21,000 00	20,800 00
Concord & Montreal R. R., 4s.....	10,050 00	10,000 00
Chicago & Northwestern R. R., 3½s.....	7,450 00	7,200 00
Cleveland Terminal & Valley R. R., 4s.....	4,775 00	4,750 00
Delaware & Hudson Co., 4s.....	10,200 00	10,000 00
Lake Shore & Michigan Southern, 4s.....	4,900 00	4,800 00
N. Y. Central R. R., 4s.....	7,052 50	6,720 00
N. Y. Central R. R., 3½s.....	12,975 00	13,650 00
N. Y., N. H. & Hartford R. R., 3½s.....	17,323 75	14,790 00
Oregon Ry. & Nav. Co., 4s.....	9,800 00	9,800 00
American Telephone & Telegraph Co., 4s.....	13,500 00	13,950 00
Union National Bank, Boston.....	12,000 00	24,240 00
Totals.....	\$289,526 25	\$300,500 00

# MICHIGAN COMMERCIAL INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 116-120 Ottawa street, west, Lansing, Mich.; incorporated Dec. 7, 1904; commenced business in Illinois Jan. 1, 1905.]

FRANK A. HOOKER, President.

A. D. BAKER, Secretary.

JOHN D. CORY, Attorney in Illinois at Chicago.

### CAPITAL.

Capital stock paid in cash.....	\$400,000 00	
Amount of ledger assets Dec. 31, of previous year.....		\$1,320,642 61

### INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$1,886,400 31	\$114,109 00	
Deduct gross amount paid for—			
Reinsur., fire, \$529,250.62; mar. and inl., \$82,222.58.			
Ret. prems., fire, 422,256.36; mar. and inl., 29,092.58.	951,506 98	111,315 16	
Total premiums.....	\$934,893 33	\$2,793 84	\$937,687 17
Interest on mortgage loans.....		\$27,567 21	
Interest on bonds.....		10,279 82	
Interest from other sources.....		2,377 43	
Rents—including company's occupancy of its own buildings.....		1,500 00	
Total interest and rents.....			41,724 46
Profit on sale or maturity of ledger assets.....			4 90
Total income.....			\$979,416 53
Total.....			\$2,300,059 14

### DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$917,109 78	\$51,003 56	
Deduct amount received for—			
Salvage, fire, \$ 4,330.59; mar. and inl., \$ 1,121.40			
Reinsur., fire, 323,619.58; mar. and inl., 48,361.60	327,950 17	49,483 00	
Net amount paid for losses.....	\$589,159 61	\$1,520 56	\$590,680 17
Expenses of adjustment, settlement of losses.....			12,397 99
Commissions or brokerage.....			149,090 31
Allowances to local agencies for miscellaneous agency expenses.....			2,662 10
Salaries and expenses of special and general agents.....			79,785 40
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			43,473 17
Rents—including company's occupancy of its own buildings.....			1,641 70
Advertising, printing and stationery.....			16,662 49
Postage, telegrams, telephone and express.....			13,625 20
Legal expenses.....			544 98
Furniture and fixtures.....			3,803 62
Maps, including corrections.....			7,256 47
Underwriters' boards and tariff associations.....			8,613 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			9,690 64
Inspections and surveys.....			6,025 43
Repairs and expenses on real estate.....			641 18
Taxes on real estate.....			434 47
State taxes on premiums.....			24,676 08
Insurance department licenses and fees.....			10,097 38
All other licenses, fees and taxes.....			7,493 82
Other disbursements, viz.: Investment expense, \$207.30; publication fees, \$795.81; miscellaneous expenses, \$2,798.52.....			3,801 63
Premiums on mortgage purchased E. C. Holmes, Chicago, Ill.....			197 10
Accrued interest on mortgages purchased.....			429 87
Interest and dividends to stockholders.....			15,000 00
Total disbursements.....			\$1,011,743 80
Balance.....			\$1,288,315 34

## LEDGER ASSETS.

Book value of real estate .....	\$ 13,824 84
Mortgage loans on real estate .....	518,056 00
Book value of bonds (Schedule A) .....	320,398 00
Cash in office .....	2,505 34
Deposits in trust companies and banks not on interest .....	4,009 48
Deposits in trust companies and banks on interest .....	230,660 93
Agents' balances, representing business written subsequent to October 1, last .....	198,294 81
Agents' balances, representing business written prior to October 1, last .....	565 94
<b>Total ledger assets .....</b>	<b>\$1,288,315 34</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$10,112 75
Interest accrued on bonds .....	5,085 51
Interest due and accrued on other assets .....	207 65
<b>Total .....</b>	<b>15,405 91</b>
Market value of real estate over book value .....	1,000 00
Market value of bonds and stock over book value .....	4,601 50
<b>Gross assets .....</b>	<b>\$1,309,322 75</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last .....	\$ 565 94
Special deposits to secure liabilities in Virginia .....	15,262 50
<b>Total .....</b>	<b>15,828 44</b>
<b>Total admitted assets .....</b>	<b>\$1,293,494 31</b>

## LIABILITIES.

Losses in process of adjustment or in suspense .....	\$134,058 83
Losses resisted .....	15,408 79
<b>Total claims for losses .....</b>	<b>\$149,467 62</b>
Deduct reinsurance .....	61,869 80
<b>Net amount of unpaid losses .....</b>	<b>\$ 87,597 82</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$377,298 00
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	368,700 52
Unearned premiums at 50 per cent on inland navigation risks .....	880 48
<b>Total unearned premiums as computed above .....</b>	<b>746,879 09</b>
State, county and municipal taxes due or accrued .....	12,200 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	2,000 00
<b>Total .....</b>	<b>\$848,676 91</b>
Less liabilities secured by special deposits in Virginia—Losses, \$3,355.00; unearned premiums, \$9,143.70 .....	12,498 70
<b>Total liabilities, except capital stock .....</b>	<b>\$836,178 21</b>
Cash capital .....	\$400,000 00
Surplus over all liabilities .....	57,316 10
<b>Surplus to policy holders .....</b>	<b>457,316 10</b>
<b>Total .....</b>	<b>\$1,293,494 31</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908 .....	\$149,548,564 00	\$1,787,372 08	\$2,324,225 00	\$ 60,454 81
Written during the year .....	153,478,486 00	1,886,400 31	4,646,120 00	114,109 00
<b>Totals .....</b>	<b>\$303,027,050 00</b>	<b>\$3,673,772 39</b>	<b>\$6,970,345 00</b>	<b>\$174,563 81</b>
Expired and terminated .....	135,902,375 00	1,709,713 17	3,664,779 00	92,885 12
<b>In force at end of the year .....</b>	<b>\$167,124,675 00</b>	<b>\$1,964,059 22</b>	<b>\$3,305,566 00</b>	<b>\$81,678 69</b>
Deduct amount reinsured .....	\$3,050,756 00	536,462 99	3,246,541 00	79,917 73
<b>Net amount in force .....</b>	<b>\$124,073,919 00</b>	<b>\$1,427,596 23</b>	<b>\$59,025 00</b>	<b>\$1,760 96</b>

## RECAPITULATION OF WIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$61,075,757 00	\$754,596 18
More than one and not more than three years to run .....	49,306,047 00	497,332 78
More than three years to run .....	13,602,115 00	175,667 27
Net amount in force Dec. 31, 1909.....	<u>\$124,073,919 00</u>	<u>\$1,427,596 23</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000 00
Losses incurred during the year, fire, \$611,767.05; marine and inland, \$1,165.23; tornado, \$13,207.55; .....	626,139 83
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	<u>Nothing</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.	Tornado.
Gross risks written.....	\$14,534,505 00	\$998,471 00	\$280,761 00
Less.....	5,699,038 00	998,471 00	76,926 00
Net risks written.....	<u>\$8,835,467 00</u>	<u>                    </u>	<u>\$203,835 00</u>
Gross premiums received.....	\$122,699 25	\$20,405 99	\$1,665 06
Less.....	57,945 54	20,405 99	323 88
Net premiums received.....	<u>\$64,753 71</u>	<u>                    </u>	<u>\$1,371 18</u>
Net losses paid.....	<u>\$34,557 87</u>	<u>                    </u>	<u>\$432 83</u>
Net losses incurred.....	<u>\$40,711 17</u>	<u>                    </u>	<u>\$432 83</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
U. S. Government, reg., 3s.....		\$15,000 00	\$15,262 50
Albion, Mich., school, 4s.....		10,000 00	10,000 00
Blissfield Township, school, 4s.....		9,000 00	8,895 90
Crosswell, Mich., refund, 4½s.....		9,000 00	9,076 50
Dowagiac, Mich., school, 4s.....		9,000 00	8,991 60
Georgia State, reg., 4½s.....		10,000 00	10,395 00
Grand Rapids, Mich., big ditch, 4s.....		72,800 00	73,032 96
Haughton, Mich., waterworks, 5s.....		18,000 00	20,085 40
Holland, Mich., street imp., 4½s.....		15,200 00	15,229 64
Hillsdale, Mich., waterworks, 4s.....		2,500 00	2,500 00
Jackson, Mich., sewer, 4s.....		50,000 00	50,610 00
Kalamazoo, Mich., school, 4½s.....		28,000 00	28,199 50
Lansing, Mich., paving, 4s.....		21,898 00	21,898 00
Lansing, Mich., sewer, 5s.....		3,000 00	3,029 10
Manistiquie, Mich., waterworks, 5s.....		8,000 00	8,783 30
Mount Pleasant, Mich., waterworks, 4s.....		7,000 00	6,946 80
Oakland County, Mich., court house, 4s.....		10,000 00	10,000 00
Portland, Mich., waterworks, 4s.....		10,000 00	9,883 50
Saugatuck, Mich., waterworks, 5s.....		3,000 00	3,204 30
Shiawassee County, Mich., court house, 4s.....		9,000 00	8,975 50
Totals.....		<u>\$320,398 00</u>	<u>\$324,999 50</u>

# MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Penobscot Bldg., Detroit, Mich.; incorporated 1880; commenced business in Illinois Jan. 23, 1882.]

M. W. O'BRIEN, President.

E. J. BOOTH, Secretary.

I. J. LEWIS, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$400,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$1,171,153 10

## INCOME.

	Fire.	
Gross premiums.....	\$879,262 06	
Deduct gross amount paid for—Reinsurance, fire, \$114,731.60; return premiums, fire, \$161,132.02.....	275,863 62	
Total premiums.....		\$603,398 44
Interest on mortgage loans.....	\$27,058 33	
Interest on bonds and dividends on stocks.....	18,854 20	
Interest from other sources.....	1,089 25	
Rents.....	1,778 50	
Total interest and rents.....		48,780 28
Agents' balances previously charged off.....		100 00
Profit on sale or maturity of ledger assets.....		4,432 50
Total income.....		\$656,711 22
Total.....		\$1,827,864 32

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$306,879 16	
Deduct amount received for—Salvage, fire, \$3,761.33; reinsurance, fire, \$49,486.35.....	53,247 68	
Net amount paid for losses.....		\$253,631 48
Expenses of adjustment, settlement of losses.....		10,430 19
Commissions or brokerage.....		155,816 33
Allowances to local agencies for miscellaneous agency expenses.....		1,060 25
Salaries and expenses of special and general agents.....		15,293 25
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		22,726 43
Rents—including company's occupancy of its own buildings.....		4,500 00
Advertising, printing and stationery.....		11,855 43
Postage, telegrams, telephone and express.....		3,644 59
Legal expenses.....		545 70
Furniture and fixtures.....		100 75
Maps, including corrections.....		1,040 71
Underwriters' boards and tariff associations.....		5,294 11
Fire department, fire patrol and salvage corps assessments, fees taxes and assessments.....		4,620 87
Inspections and surveys.....		2,430 84
Repairs and expenses on real estate.....		515 16
Taxes on real estate.....		2,988 30
State taxes on premiums.....		16,269 82
Insurance department licenses and fees.....		2,683 91
All other licenses, fees and taxes.....		1,804 59
Interest and dividends to stockholders.....		24,000 00
Agents' balances charged off.....		128 08
Loss on sale or maturity of ledger assets.....		3,000 00
Decrease in book value of ledger assets.....		10,568 20
Total disbursements.....		\$554,948 99
Balance.....		\$1,272,915 33



## LEDGER ASSETS.

Book value of real estate .....	\$ 77,953 35
Mortgage loans on real estate .....	486,196 08
Book value of bonds and stocks (Schedule A) .....	537,350 00
Cash in office .....	1,008 69
Deposits in trust companies and banks not on interest .....	66,714 42
Agent's balances, representing business written subsequent to October 1, last .....	100,524 82
Agent's balances, representing business written prior to October 1, last .....	627 29
Other ledger assets, viz: Jakor Insurance Co .....	2,540 68
<b>Total ledger assets .....</b>	<b>\$1,272,915 33</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$7,072 60
Interest accrued on bonds .....	4,170 22
Interest accrued on other assets .....	200 16
<b>Total .....</b>	<b>11,442 98</b>
Market value of bonds and stocks over book value .....	18,262 00
<b>Gross assets .....</b>	<b>\$1,302,620 31</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	627 29
<b>Total admitted assets .....</b>	<b>\$1,301,993 02</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$13,660 84
Losses in process of adjustment, or in suspense .....	40,932 04
Losses resisted .....	2,000 00
<b>Total claims for losses .....</b>	<b>\$56,592 88</b>
Deduct reinsurance .....	10,092 23
<b>Net amount of unpaid losses .....</b>	<b>\$ 46,500 65</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$200,439 52
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	301,283 92
<b>Total unearned premiums as computed above .....</b>	<b>501,723 44</b>
State, county and municipal taxes due or accrued .....	8,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	830 24
Return premiums .....	732 57
<b>Total liabilities, except capital stock .....</b>	<b>\$558,286 90</b>
Cash capital .....	\$400,000 00
Surplus over all liabilities .....	343,706 12
<b>Surplus to policy holders .....</b>	<b>743,706 12</b>
<b>Total .....</b>	<b>\$1,301,993 02</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$84,644,053 00	\$997,603 99
Written during the year .....	73,758,281 00	879,262 06
<b>Totals .....</b>	<b>\$158,402,334 00</b>	<b>\$1,876,866 05</b>
Expired and terminated .....	64,641,413 00	797,779 69
<b>In force at end of the year .....</b>	<b>\$93,760,921 00</b>	<b>\$1,079,086 36</b>
Deduct amount reinsured .....	10,141,036 00	114,731 60
<b>Net amount in force .....</b>	<b>\$83,619,885 00</b>	<b>\$964,354 76</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$31,746,038 00	\$400,879 09
More than one and not more than three years to run .....	43,365,478 00	455,210 45
More than three years to run .....	8,508,369 00	108,265 22
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$83,619,885 00</b>	<b>\$964,354 76</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000 00
Losses incurred during the year, fire .....	262,000 89
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$5,080,099 00
Less.....	1,324,039 00
Net risks written .....	<u>\$3,756,060 00</u>
Gross premiums received .....	\$60,953 30
Less.....	12,495 51
Net premiums received.....	<u>\$48,457 79</u>
Net losses paid.....	<u>\$18,500 35</u>
Net losses incurred.....	<u>\$18,779 83</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Arizona territory, 3s.....	\$ 22,250 00	\$ 20,500 00
Battle Creek, Mich., bridge, 4s.....	10,000 00	10,000 00
Detroit City, sewer, 4s.....	128,000 00	132,300 00
Detroit City, sewer, 3½s.....	70,000 00	71,400 00
Detroit City, park, 3½s.....	38,000 00	38,760 00
Detroit City, park, 4s.....	10,000 00	10,500 00
Detroit City, art museum, 3½s.....	10,000 00	10,200 00
Detroit, public imp., 3½s.....	1,000 00	1,010 00
Detroit City, school, 3½s.....	10,000 00	10,200 00
Detroit, public imp., 3 65s.....	10,000 00	10,200 00
Detroit, public lighting, 4s.....	50,000 00	53,500 00
Delray, Mich., public school, 3½s.....	49,000 00	49,000 00
Delray, Mich., public school, 4s.....	17,000 00	17,340 00
Hantrianek, Mich., school Dist. No. 8, 5s.....	5,000 00	5,350 00
Highland Park, Mich., village imp., 4s.....	13,000 00	13,780 00
Michigan Steamship Co., 5s.....	15,000 00	15,000 00
New Mexico territory, 5s.....	16,000 00	16,320 00
Saginaw, Mich., street imp and sewer, 3½s.....	44,100 00	43,332 00
Saginaw, Mich., bridge, 3½s.....	10,000 00	9,500 00
Springwells, Mich., Township School Dist. No. 3, 5s.....	6,000 00	6,420 00
Peoples State Bank, Detroit, Mich.....	5,000 00	11,000 00
Totals.....	<u>\$537,350 00</u>	<u>\$555,612 00</u>

## MILWAUKEE GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 213-215-217 W. Water street, Milwaukee, Wis.; Incorporated May 15, 1905; commenced business in Illinois Jan. 21, 1907.]

ED. SCHROEDER, President.

A. L. F. PRAY, Secretary.

L. S. MACENANEY, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$169,856 35
Increase of paid up capital during the year.....	100,000 00
Surplus paid in by stockholders.....	20,000 00
Extended at.....	<u>\$289,856 35</u>

## INCOME.

	Fire.	
Gross premiums .....	\$103,762 17	
Deduct gross amount paid for—Reinsurance, fire, \$5,366.37; return premiums, fire, \$22,281.58 .....	27,647 95	
Total premiums .....		\$76,114 22
Interest on mortgage loans .....	\$5,380 45	
Interest on bonds .....	1,300 50	
Total interest .....		6,749 95
From other sources, viz: Sundries .....		1 64
Total income .....		\$82,865 81
Total .....		\$372,722 16

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$44,999 65	
Deduct amount received for—Salvage, fire, \$4.30; reinsurance, fire, \$4,868.61 .....	4,872 91	
Net amount paid for losses .....		\$40,126 74
Expenses of adjustment, settlement of losses .....		668 84
Commissions or brokerage .....		19,458 75
Allowances to local agencies for miscellaneous agency expenses .....		86 85
Salaries and expenses of special and general agents .....		6,296 13
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		5,840 00
Advertising, printing and stationery .....		3,135 29
Postage, telegrams, telephone and express .....		1,007 53
Legal expenses .....		1,145 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		586 72
Inspections and surveys .....		662 45
State taxes on premiums .....		1,027 10
Insurance department licenses and fees .....		1,096 38
Other disbursements, viz: Municipal taxes, \$135.25; exchange, \$37.06; fire marshal taxes, \$100.74; accrued interest on mortgages, \$139.39 .....		412 46
Total disbursements .....		\$81,552 69
Balance .....		\$291,169 47

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$130,700 00
Book value of bonds (Schedule A) .....	40,850 00
Cash in office .....	1,009 65
Deposits in trust companies and banks not on interest .....	102,148 70
Deposits in trust companies and banks on interest .....	1,300 00
Agent's balances, representing business written subsequent to October 1, last .....	11,969 26
Agent's balances, representing business written prior to October 1, last .....	223 02
Other ledger assets, viz: Bills receivable, \$248.09; furniture and fixtures, \$2,720.75 .....	2,968 84
Total ledger assets .....	\$291,169 47

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,058 05
Interest accrued on bonds .....	483 34
Total .....	2,541 39
Gross assets .....	\$293,710 86

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes .....	\$2,720 75
Agent's balances, representing business written prior to October 1, last .....	223 02
Book values of ledger assets over market value, viz: Bills receivable .....	248 09
Total .....	3,191 86
Total admitted assets .....	\$290,519 00

LIABILITIES.

Losses adjusted and unpaid, not due.....	\$6,758 89	
Losses in process of adjustment, or in suspense.....	1,227 98	
Losses resisted.....	1,600 00	
Total claims for losses.....	\$9,586 87	
Deduct reinsurance.....	1,424 51	
Net amount of unpaid losses.....		\$ 8,162 36
Unearned premiums at 50 per cent on fire risks running one year or less..	\$25,713 87	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	32,988 38	
Total unearned premiums as computed above.....		58,702 25
State, county and municipal taxes due or accrued.....		1,522 28
Total liabilities, except capital stock.....		\$ 68,386 89
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	22,132 11	
Surplus to policy holders.....		222,132 11
Total.....		\$290,519 00

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$6,059,677 00	\$ 81,774 51
Written during the year.....	7,887,059 00	103,762 17
Totals.....	\$13,946,736 00	\$185,536 68
Expired and terminated.....	5,147,826 00	74,828 83
In force at end of the year.....	\$8,798,910 00	\$110,707,85
Deduct amount reinsured.....	577,399 00	7,016 16
Net amount in force.....	\$8,221,511 00	\$103,691 69

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$3,548,537 00	\$51,427 73
More than one and not more than three years to run.....	3,939,186 00	41,227 41
More than three years to run.....	733,788 00	11,036 55
Net amount in force Dec. 31, 1909.....	\$8,221,511 00	\$103,691 69

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 5,000 00
Losses incurred during the year, fire.....	39,824 33
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$1,283,057 00	\$38,525 00
Less.....	416,317 00	8,200 00
Net risks written.....	\$866,740 00	\$30,325 00
Gross premiums received.....	\$18,411 21	\$200 61
Less.....	5,113 73	46 31
Net premiums received.....	\$13,297 48	\$154 30
Net losses paid.....	\$6,173 06	
Net losses incurred.....	\$6,156 77	

## SCHEDULE A.

Description.	Bonds.	
	Book value.	Market value
Milwaukee Electric Ry. & Light Co., 4½s.....	\$ 9,850 00	\$ 9,850 00
Hudson Apartment, 5s.....	10,000 00	10,000 00
Calumet Apartment, 5s.....	7,500 00	7,500 00
Milwaukee Western Fuel Co., 5s.....	13,500 00	13,500 00
Totals.....	<u>\$40,850 00</u>	<u>\$40,850 00</u>

## MLWAUKEE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 442-444 City Hall Square, Milwaukee, Wis.; incorporated March 22, 1896; commenced business in Illinois April 29, 1896.]

WM. L. JONES, President.

OSCAR GRIEBLING, Secretary.

HARRY FOX, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$765,515 13</u>

## INCOME.

	Fire.	
Gross premiums.....	\$458,464 10	
Deduct gross amount paid for—Reinsurance, fire, \$51,507.82; return premiums, fire, \$64,738.94.....	116,246 76	
Total premiums.....		\$342,217 34
Interest on mortgage loans.....	\$16,280 80	
Interest on bonds and dividends on stocks.....	15,929 86	
Interest from other sources.....	1,114 56	
Total interest.....		33,305 22
From other sources, viz: From reinsurance company for reserve.....		611 34
Agents' balances previously charged off.....		20 30
Increase in book value of ledger assets.....		3,070 00
Total income.....		<u>\$379,224 20</u>
Total.....		<u>\$1,144,739 33</u>

## DISBURSEMENTS.

	Fir.	
Gross amount paid for losses	\$165,470 18	
Deduct amount received for—Salvage, fire, \$1,065.34; reinsurance, fire, \$22,366.22	21,431 56	
Net amount paid for losses		\$144,038 62
Expenses of adjustment, settlement of losses		2,818 28
Commissions or brokerage		90,671 40
Salaries and expenses of special and general agents		16,320 27
Salaries, fees and other charges of officers, directors, trustees, agents and employes		13,140 97
Rents—including company's occupancy of its own buildings		700 00
Advertising, printing and stationery		3,702 82
Postage, telegrams, telephone and express		3,572 93
Legal expenses		598 74
Furniture and fixtures		368 72
Maps, including corrections		448 95
Underwriters' boards and tariff associations		1,566 44
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments		3,158 00
Inspections and surveys		682 17
State taxes on premiums		9,642 40
Insurance department licenses and fees		3,812 63
All other licenses, fees and taxes		2,379 79
Other disbursements, viz: Exchange, \$155.26; mercantile agency, \$530.40; surety bonds, \$97.50; auditing, \$380.58; expense for securities, \$59.55; insurance premiums, \$38.40; incidental expense, \$340.18; interest paid reinsurance company, \$840.92; paid reinsurance company on account, \$2,767.50		5,210 38
Interest and dividends to stockholders		20,000 00
Agents' balances charged off		76 91
Decrease in book value of ledger assets		4,136 25
Total disbursements		\$327,047 36
Balance		\$817,691 97

## LEDGER ASSETS.

Mortgage loans on real estate	\$338,777 00
Book value of bonds and stocks (Schedule A)	398,862 50
Cash in office	4,133 05
Deposits in trust companies and banks on interest	33,165 68
Agent's balances, representing business written subsequent to October 1, last	41,884 55
Agent's balances, representing business written prior to October 1, last	769 24
Other ledger assets, viz: Deposit with Board of Fire Underwriters	100 00
Total ledger assets	\$817,691 97

## NON-LEDGER ASSETS.

Interest accrued on mortgages	\$3,395 84
Interest accrued on bonds	3,055 42
Total	6,451 26
Gross assets	\$824,143 23

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last	769 24
Total admitted assets	\$823,373 99

## LIABILITIES.

Losses adjusted and unpaid, not due	\$ 7,974 87
Losses in process of adjustment, or in suspense	17,269 88
Losses resisted	4,341 63
Total claims for losses	\$29,586 38
Deduct reinsurance	5,096 52
Net amount of unpaid losses	\$ 24,489 86
Unearned premiums at 50 per cent on fire risks running one year or less	\$ 99,829 29
Unearned premiums <i>pro rata</i> on fire risks running more than one year	239,375 90
Total unearned premiums as computed above	339,205 19
State, county and municipal taxes due or accrued	30,000 00
Reserve retained for reinsurance company	21,658 63
Balance due reinsurance company	1,678 13
Total liabilities, except capital stock	\$417,031 81
Cash capital	\$200,000 00
Surplus over all liabilities	206,342 18
Surplus to policy holders	406,342 18
Total	\$823,373 99

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$64,770,860 00	\$697,067 75
Written during the year .....	42,025,755 00	458,464 10
Totals .....	\$106,796,615 00	\$1,155,531 85
Expired and terminated .....	37,329,616 00	417,222 25
In force at end of the year .....	\$69,466,999 00	\$738,309 60
Deduct amount reinsured .....	6,896,351 00	79,840 61
Net amount in force .....	<u>\$62,570,648 00</u>	<u>\$658,468 99</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$16,763,888 00	\$199,658 58
More than one and not more than three years to run .....	37,099,690 00	347,377 47
More than three years to run .....	8,707,060 00	111,432 94
Net amount in force Dec. 31, 1909 .....	<u>\$62,570,648 00</u>	<u>\$658,468 99</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 20,000 00
Losses incurred during the year, fire .....	144,123 75
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$4,269,794 00
Less .....	1,488,949 00
Net risks written .....	<u>\$2,780,845 00</u>
Gross premiums received .....	\$56,963 17
Less .....	18,735 13
Net premiums received .....	<u>\$38,228 04</u>
Net losses paid .....	<u>\$17,501 41</u>
Net losses incurred .....	<u>\$17,292 83</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
Milwaukee City, street imp., 4s .....		\$ 997 50	\$ 997 50
Milwaukee City, street imp., 4s .....		6,982 50	6,982 50
Milwaukee City, street imp., 4s .....		6,982 50	6,982 50
Milwaukee City, street imp., 4s .....		7,980 00	7,980 00
Milwaukee City, street imp., 4s .....		1,995 00	1,995 00
New York City, corporate stock, 3½s .....		8,950 00	8,950 00
New York City, corporate stock, 4s .....		10,000 00	10,000 00
New York City, corporate stock, 4½s .....		43,600 00	43,600 00
St. Louis County, Minn., 4½s .....		26,780 00	26,780 00
Atlantic Coast Line Ry. Co., 4s .....		32,900 00	32,900 00
Chicago, Milwaukee & St. Paul Ry. Co., deb., 4s .....		9,300 00	9,300 00
Chicago, Rock Island & Pacific Ry. Co., refund., 4s .....		22,500 00	22,500 00
Flint & Pere Marquette Ry. Co., (Port Huron div.) 5s .....		10,500 00	10,500 00
Grand Rapids & Indiana Ry. Co., 4½s .....		17,585 00	17,585 00
Louisville & Nashville Ry. Co., (New Orleans & Mobile) 6s .....		18,300 00	18,300 00
Milwaukee Light, Heat & Traction Co., 5s .....		25,500 00	25,500 00
New York Central & Hudson River R. R. Co., (M. C. col.) 3½s .....		39,500 00	39,500 00
Southern Ry. Co., (Atlantic & Danville) 4s .....		9,000 00	9,000 00
Wabash Ry. Co., (Omaha div.) 3½s .....		26,600 00	26,600 00
Western Maryland Ry. Co., 4s .....		8,400 00	8,400 00
Wisconsin Central Ry. Co., 4s .....		23,000 00	23,000 00
Niagara Falls Hydraulic Power & Mfg. Co., Buffalo .....		8,950 00	8,950 00
Fabst Brewing Co., Milwaukee, 4s .....		900 00	900 00
Fabst Brewing Co., Milwaukee, 4s .....		1,780 00	1,780 00
Fabst Brewing Co., Milwaukee, 4s .....		1,770 00	1,770 00
Racine Gas Light Co., 5s .....		4,800 00	4,800 00
Union Electric Light & Power Co., St. Louis, 5s .....		9,900 00	9,900 00
Wisconsin National Bank, Milwaukee .....		13,400 00	13,400 00
Totals .....		<u>\$398,862 50</u>	<u>\$398,862 50</u>

## MILWAUKEE MECHANICS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

{Located at No. 442-444 City Hall Square, Milwaukee, Wis.; incorporated Feb. 15, 1852; commenced business in Illinois Aug. 7, 1872.}

WILLIAM L. JONES, President.

OSCAR GRIEBLING, Secretary.

HARRY FOX, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$500,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$2,974,929 87

## INCOME.

	Fire.	
Gross premiums.....	\$2,216,112 89	
Deduct gross amount paid for—Reinsurance, fire, \$273,682.58; return premiums, fire, \$347,860.12.....	621,542 70	
Total premiums.....		\$1,594,570 19
Interest on mortgage loans.....	\$63,606 73	
Interest on collateral loans.....	187 00	
Interest on bonds and dividends on stocks.....	62,538 28	
Interest from other sources.....	3,416 84	
Rents—including company's occupancy of its own buildings.....	3,935 00	
Total interest and rents.....		133,683 85
From other sources, viz: Conscience fund, \$600.00; from Reinsurance Co. under treaty, \$15,293.47.....		15,893 47
Agents' balances previously charged off.....		1,245 15
Profit on sale or maturity of ledger assets.....		250 00
Increase in book value of ledger assets.....		9,522 50
Total income.....		\$1,755,165 16
Total.....		\$4,730,095 03

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$813,264 45	
Deduct amount received for—Salvage, fire, \$4,668.14; reinsurance, fire, \$133,857.97.....	138,526 11	
Net amount paid for losses.....		\$674,738 34
Expenses of adjustment, settlement of losses.....		9,615 08
Commissions or brokerage.....		412,411 70
Salaries and expenses of special and general agents.....		92,705 64
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		70,702 44
Rents—including company's occupancy of its own buildings.....		4,950 00
Advertising, printing and stationery.....		15,776 22
Postage, telegrams, telephone and express.....		17,210 94
Legal expenses.....		3,148 22
Furniture and fixtures.....		1,861 83
Maps, including corrections.....		7,667 84
Underwriters' boards and tariff associations.....		4,790 60
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		13,662 49
Inspections and surveys.....		4,620 72
Repairs and expenses on real estate.....		833 78
Taxes on real estate.....		2,534 28
State taxes on premiums.....		43,288 62
Insurance department licenses and fees.....		13,273 10
All other licenses, fees and taxes.....		7,563 86
Other disbursements, viz: Expense on securities, \$198.20; exchange, \$3,070.69; heating, lighting, etc., \$2,532.53; auditing, \$761.16; interest paid Reinsurance Co. on reserve fund, \$4,732.43; insurance premiums on furniture and fixtures, \$342.80; newspaper subscriptions, \$133.10; mercantile agencies, \$1,225.00; surety bonds, \$281.33; incidentals, \$1,275.68.....		14,552 92
Interest and dividends to stockholders.....		80,000 00
Agents' balances charged off.....		1,383 29
Decrease in book value of ledger assets.....		12,256 67
Total disbursements.....		\$1,509,548 58
Balance.....		\$3,220,546 45



## LEDGER ASSETS.

Book value of real estate .....	\$ 55,750 00
Mortgage loans on real estate .....	1,267,535 00
Loans secured by pledge of bonds, stocks or other collaterals .....	21,000 00
Book value of bonds and stocks (Schedule A) .....	1,522,755 43
Cash in office .....	12,084 96
Deposits in trust companies and banks not on interest .....	421 55
Deposits in trust companies and banks on interest .....	111,908 11
Agent's balances, representing business written subsequent to October 1, last .....	225,755 77
Agent's balances, representing business written prior to October 1, last .....	1,342 46
Other ledger assets, viz: Deposit Milwaukee Board of Fire Underwriters, \$100.00; due from Reinsurance Co., \$1,943.17 .....	2,043 17
<b>Total ledger assets .....</b>	<b>\$3,220,546 45</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$18,675 75
Interest due and accrued on bonds .....	13,511 04
Interest accrued on collateral loan .....	1,042 71
<b>Total .....</b>	<b>33,229 50</b>
<b>Gross assets .....</b>	<b>\$3,253,775 95</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	1,342 46
<b>Total admitted assets .....</b>	<b>\$3,252,433 49</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$53,360 89
Losses in process of adjustment, or in suspense .....	87,335 98
Losses resisted .....	8,507 50
<b>Total claims for losses .....</b>	<b>\$149,204 45</b>
Deduct reinsurance .....	27,098 65
<b>Net amount of unpaid losses .....</b>	<b>\$ 122,105 81</b>
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$ 400,941 20
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	1,275,063 52
<b>Total unearned premiums as computed above .....</b>	<b>1,676,004 72</b>
Due Reinsurance Co. under treaty .....	16,734 47
Reserve retained for Reinsurance Co. ....	124,418 12
All other liabilities, viz: Reserve for taxes, \$50,000.00; other contingencies, \$50,000.00 ..	100,000 00
<b>Total liabilities, except capital stock .....</b>	<b>\$2,039,263 12</b>
Cash capital .....	\$500,000 00
Surplus over all liabilities .....	713,170 37
<b>Surplus to policy holders .....</b>	<b>1,213,170 37</b>
<b>Total .....</b>	<b>\$3,252,433 49</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$285,742,622 00	\$3,345,716 98
Written during the year .....	187,964,130 00	2,216,112 89
<b>Totals .....</b>	<b>\$473,726,752 00</b>	<b>\$5,561,829 87</b>
Expired and terminated .....	157,581,477 00	1,947,406 83
<b>In force at end of the year .....</b>	<b>\$316,145,275 00</b>	<b>\$3,614,423 04</b>
Deduct amount reinsured .....	33,478,818 00	440,349 02
<b>Net amount in force .....</b>	<b>\$282,666,457 00</b>	<b>\$3,174,074 02</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run ....	\$ 60,542,684 00	\$ 801,882 40
More than one and not more than three years to run .....	167,837,528 00	1,663,071 56
More than three years to run .....	54,286,245 00	709,120 06
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$282,666,457 00</b>	<b>\$3,174,074 02</b>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

**SCHEDULE A.**

Description.	Book value.	Market value.
Brown county, Wis., 5s.....	\$ 2,000 00	\$ 2,000 00
Georgia State, 3 1/2s.....	9,700 00	9,700 00
Green Bay, Wis., city high school, 4 1/2s.....	1,040 00	1,040 00
Green Bay, Wis., city high school, 4 1/2s.....	2,085 00	2,085 00
Green Bay, Wis., city high school, 4 1/2s.....	5,237 50	5,237 50
Green Bay, Wis., city high school, 4 1/2s.....	5,250 00	5,250 00
Green Bay, Wis., city high school, 4 1/2s.....	5,262 50	5,262 50
Green Bay, Wis., city high school, 4 1/2s.....	6,330 00	6,330 00
Green Bay, Wis., city high school, 4 1/2s.....	7,402 50	7,402 50
Green Bay, Wis., city high school, 4 1/2s.....	6,360 00	6,360 00
Green Bay, Wis., city high school, 4 1/2s.....	13,812 50	13,812 50
Milwaukee City, park, 1906, 3 1/2s.....	1,913 00	1,913 00
Milwaukee City, park, 1906, 3 1/2s.....	1,429 95	1,429 95
Milwaukee City, park, 1906, 3 1/2s.....	1,900 00	1,900 00
Milwaukee City, park, 1906, 3 1/2s.....	1,420 65	1,420 65
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	1,995 00	1,995 00
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1907, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1908, 4s.....	3,980 00	3,980 00
Milwaukee City, park, 1908, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1908, 4s.....	2,992 50	2,992 50
Milwaukee City, park, 1908, 4s.....	3,980 00	3,980 00
Milwaukee City, W. sewerage, 4s.....	4,987 50	4,987 50
Milwaukee City, W. sewerage, 4s.....	4,987 50	4,987 50
Milwaukee City, S. sewerage, 4s.....	2,493 75	2,493 75
Milwaukee City, S. sewerage, 4s.....	1,995 00	1,995 00
Milwaukee City, S. sewerage, 4s.....	1,995 00	1,995 00
Milwaukee City, S. sewerage, 4s.....	2,493 75	2,493 75
Milwaukee City, E. sewerage, 4s.....	2,493 75	2,493 75
Milwaukee City, E. sewerage, 4s.....	1,995 00	1,995 00
Milwaukee City, E. sewerage, 4s.....	1,995 00	1,995 00
Milwaukee City, E. sewerage, 4s.....	2,493 75	2,493 75
Milwaukee City, street imp., 4s.....	748 13	748 13
Milwaukee City, street imp., 4s.....	748 12	748 12
Milwaukee City, street imp., 4s.....	2,743 13	2,743 13
Milwaukee City, street imp., 4s.....	748 13	748 13
Milwaukee City, street imp., 4s.....	748 12	748 12

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Milwaukee City, street imp., 4s	\$ 1,745 62	\$ 1,745 62
Milwaukee City, street imp., 4s	1,745 63	1,745 63
Milwaukee City, street imp., 4s	2,743 13	2,743 13
Milwaukee City, street imp., 4s	7,730 62	7,730 62
Milwaukee City, street imp., 4s	3,740 63	3,740 63
Milwaukee City, street imp., 4s	748 12	748 12
Milwaukee City, street imp., 4s	748 12	748 12
New York City, corp. stock, 4s	25,000 00	25,000 00
New York City, corp. stock, 4½s	27,250 00	27,250 00
New York City, corp. stock, 4½s	27,250 00	27,250 00
Portland, Ore., water, 5s	53,750 00	53,750 00
Racine, Wis., school, 5s	1,000 00	1,000 00
Racine, Wis., school, 5s	1,005 00	1,005 00
Racine, Wis., school, 5s	1,010 00	1,010 00
Racine, Wis., school, 5s	1,015 00	1,015 00
Racine, Wis., school, 5s	1,020 00	1,020 00
Racine, Wis., school, 5s	1,020 00	1,020 00
Racine, Wis., school, 5s	1,025 00	1,025 00
Racine, Wis., school, 5s	6,180 00	6,180 00
Ramsey Co., Minn., bridge, 4½s	77,250 00	77,250 00
Richmond, Va., city, 4s	25,000 00	25,000 00
St. Paul, Minn., board of education, 4½s	128,125 00	128,125 00
St. Louis county, Minn., 4½s	77,250 00	77,250 00
Virginia State, 3s	10,800 00	10,800 00
Chicago & Alton Ry. Co., 3½s	21,900 00	21,900 00
Chicago, Burlington & Quincy Ry. Co. (Hannibal & St. Joe), 6s	5,050 00	5,050 00
Chicago, Indiana & Southern Ry. Co., 4s	23,250 00	23,250 00
Chicago, Milwaukee & St. Paul Ry. Co., deb., 4s	37,200 00	37,200 00
Chicago, Rock Island & Pacific Ry. Co., refund., 4s	45,000 00	45,000 00
Elgin, Joliet & Eastern Ry. Co., 5s	27,750 00	27,750 00
Flint & Pere Marquette Ry. Co., (Port Huron div.) 5s	21,000 00	21,000 00
Kansas City Southern Ry. Co., 3s	35,875 00	35,875 00
Louisville & Nashville Ry. Co., (New Orleans & Mobile) 6s	36,600 00	36,600 00
Marquette, Houghton & Ontonagon Ry. Co., 6s	28,000 00	28,000 00
Minneapolis, Sault Ste. Marie & Atlantic Ry. Co., 4s	56,840 00	56,840 00
Minneapolis, St. Paul & Sault Ste. Marie Ry. Co., 4s	24,500 00	24,500 00
Milwaukee Light, Heat & Traction Co., 6s	51,000 00	51,000 00
New York Central & Hudson River Ry. Co., (M. C. col.) 3½s	39,500 00	39,500 00
St. Louis, Iron Mt. & Southern Ry. Co., (River & Gulf div.) 4s	21,625 00	21,625 00
Southern Ry. Co., 5s	27,250 00	27,250 00
Southern Ry. Co., (Atlantic & Danville) 4s	22,500 00	22,500 00
Southern Ry. Co., (Knoxville & Ohio) 6s	19,720 00	19,720 00
Southern Pacific Ry. Co., refund., 4s	23,500 00	23,500 00
Toledo, Walhonding Valley & Ohio Ry. Co., 4s	62,525 00	62,525 00
Wabash Ry. Co., (Toledo & Chicago div.) 4s	8,700 00	8,700 00
Wabash, Pittsburgh Terminal Ry. Co., 4s	20,833 33	20,833 33
Western Maryland Ry. Co., 4s	33,600 00	33,600 00
Wisconsin Central Ry. Co., 4s	18,400 00	18,400 00
Armour & Co., 4½s	27,260 00	27,260 00
Cudahy Packing Co., 5s	9,925 00	9,925 00
Niagara Falls Hydraulic Power & Mfg. Co., 4s	7,160 00	7,160 00
Niagara Falls Hydraulic Power & Mfg. Co., 5s	11,760 00	11,760 00
Pabst Brewing Co., 4s	4,750 00	4,750 00
Pabst Brewing Co., 4s	4,700 00	4,700 00
Pabst Brewing Co., 4s	6,527 50	6,527 50
Pabst Brewing Co., 4s	6,457 50	6,457 50
Pabst Brewing Co., 4s	6,405 00	6,405 00
Pabst Brewing Co., 4s	6,335 00	6,335 00
Pabst Brewing Co., 4s	900 00	900 00
Pabst Brewing Co., 4s	1,760 00	1,760 00
Pabst Brewing Co., 4s	4,375 00	4,375 00
Pabst Brewing Co., 4s	1,740 00	1,740 00
Pabst Brewing Co., 4s	1,730 00	1,730 00
Racine, Wis., Gas Light Co., 5s	24,000 00	24,000 00
Union Electric Light & Power Co., St. Louis, 5s	19,800 00	19,800 00
The Milwaukee Electric Ry. & Light Co., pref., Milwaukee	23,760 00	23,760 00
Milwaukee Underwriters' Building Association	1,776 00	1,776 00
Milwaukee Underwriters' Building Association No. 2	1,700 00	1,700 00
Milwaukee Underwriters' Building Association No. 3	1,000 00	1,000 00
<b>Totals</b>	<b>\$1,522,755 43</b>	<b>\$1,522,755 43</b>

# MONONGAHELA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 307 Fourth ave., Pittsburgh, Pa.; incorporated April 20, 1854; commenced business in Illinois Feb. 25, 1903.]

WM. G. WHILDEN, President.

W. K. REIFSNYDER, Secretary.

O. E. ALESHIRE, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$300,000 00	
Amount of ledger assets, Dec. 31, of previous year .....	\$332,837 17	
Increase of paid up capital during the year .....	100,000 00	
Extended at .....		<u>\$432,837 17</u>

## INCOME.

	Fire.	
Gross premiums .....	\$412,381 54	
Deduct gross amount paid for—Reinsurance, fire, \$39,100.75; return premiums, fire, \$64,106.70 .....	103,207 45	
Total premiums .....		\$309,174 09
Interest on mortgage loans .....	\$23,857 83	
Interest on collateral loans .....	105 00	
Interest on bonds and dividends on stocks .....	900 00	
Interest from other sources .....	593 47	
Rents .....	1,331 85	
Total interest and rents .....		26,788 15
From other sources, viz: Sale of assets of Commonwealth Ins. Co. of Ottumwa, Iowa ..		50,969 93
Total income .....		<u>\$386,932 17</u>
Total .....		<u>\$819,869 34</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$105,157 34	
Deduct amount received for—Salvage, fire, \$402.54; reinsurance, fire, \$9,487.80 .....	9,890 34	
Net amount paid for losses .....		\$95,267 00
Commissions or brokerage .....		83,040 83
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		13,794 58
Rents—including company's occupancy of its own buildings .....		2,175 07
Advertising, printing and stationery .....		2,443 40
Postage, telegrams, telephone and express and general expense .....		4,775 56
Legal expenses .....		377 85
Furniture and fixtures .....		80 45
Maps, including corrections .....		146 73
Underwriters' boards and tariff associations .....		328 77
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments ..		200 70
Inspections and surveys .....		281 50
Repairs and expenses on real estate .....		248 02
Taxes on real estate .....		325 07
State taxes on premiums .....		2,528 35
Insurance department licenses and fees .....		2,096 55
Other disbursements, viz: Traveling, \$1,235.51; capital stock tax, \$705.20; county tax, \$1,137.50 .....		3,078 21
Interest and dividends to stockholders .....		12,236 30
Decrease in book value of ledger assets .....		3,066 00
Total disbursements .....		<u>\$226,490 94</u>
Balance .....		<u>\$593,378 40</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 20,233 15
Mortgage loans on real estate .....	329,700 00
Loans secured by pledge of bonds, stocks or other collaterals .....	3,500 00
Book value of stocks (Schedule A) .....	20,619 50
Deposits in trust companies and banks not on interest .....	152,427 90
Agent's balances, representing business written subsequent to October 1, last .....	54,055 62
Agent's balances, representing business written prior to October 1, last .....	4,669 66
Bills receivable taken for fire risks .....	8,172 57
<b>Total ledger assets .....</b>	<b>\$593,378 40</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$8,323 52
Interest accrued on other assets .....	255 00
<b>Total .....</b>	<b>8,578 52</b>
Market value of real estate over book value .....	3,768 85
Market value of stocks over book value .....	6,530 50
Other non-ledger assets, viz: Furniture, fixtures and maps, etc. ....	3,500 00
<b>Gross assets .....</b>	<b>\$615,754 27</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes equipment .....	\$3,500 00
Agent's balances representing business written prior to October 1, last ..	4,669 66
Bills receivable, past due, taken for marine, inland and fire risks .....	1,140 77
<b>Total .....</b>	<b>9,310 43</b>
<b>Total admitted assets .....</b>	<b>\$606,443 84</b>

## LIABILITIES.

Losses adjusted and unpaid, due .....	\$35,423 11
Losses in process of adjustment, or in suspense .....	10,155 00
Losses resisted .....	1,370 62
<b>Net amount of unpaid losses .....</b>	<b>\$ 46,948 73</b>
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$115,660 59
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	82,826 55
<b>Total unearned premiums as computed above .....</b>	<b>198,487 14</b>
Cash dividends remaining unpaid, to stockholders .....	1,144 06
State, county and municipal taxes due or accrued .....	1,750 00
<b>Total liabilities, except capital stock .....</b>	<b>\$248,329 93</b>
Cash capital .....	\$300,000 00
Surplus over all liabilities .....	58,113 91
<b>Surplus to policy holders .....</b>	<b>358,113 91</b>
<b>Total .....</b>	<b>\$606,443 84</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$10,285,290 00	\$139,620 63
Written during the year .....	31,149,958 00	412,381 54
<b>Totals .....</b>	<b>\$41,435,248 00</b>	<b>\$552,002 17</b>
Expired and terminated .....	6,167,992 00	122,637 23
<b>In force at end of the year .....</b>	<b>\$35,267,256 00</b>	<b>\$429,364 94</b>
Deduct amount reinsured .....	5,545,251 00	59,697 85
<b>Net amount in force .....</b>	<b>\$29,724,005 00</b>	<b>\$369,667 09</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$15,343,312 00	\$231,321 18
More than one and not more than three years to run .....	11,032,763 00	96,956 29
More than three years to run .....	3,347,930 00	41,389 62
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$29,724,005 00</b>	<b>\$369,667 09</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire .....	133,031 00
Amount loaned to officers and directors .....	3,500 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$8,793,290 49
Less .....	1,111,761 33
Net risks written .....	<u>\$7,681,529 16</u>
Gross premiums received .....	\$75,465 98
Less .....	11,930 01
Net premiums received .....	<u>\$63,535 97</u>
Net losses paid .....	<u>\$8,968 47</u>
Net losses incurred .....	<u>\$13,198 30</u>

## SCHEDULE A.

Description.	Stocks.	Book value.	Market value
Exchange National Bank, Pittsburgh, Pa .....		\$6,869 50	\$ 9,400 00
Bank of Pittsburgh, N. A. ....		8,500 00	12,500 00
National Reserve Bank of New York .....		5,250 00	5,250 00
Totals .....		<u>\$20,619 50</u>	<u>\$27,150 00</u>

## THE NASSAU FIRE INSURANCE COMPANY OF BROOKLYN.

YEAR ENDING DECEMBER 31, 1909.

(Located at No. 30 Court street, Brooklyn, N. Y.; incorporated Jan. 30, 1852; commenced business in Illinois March 22, 1900.)

WM. HARKNESS, President.

THOS. M. HARRIS, Secretary.

R. W. HOSMER, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$604,769 12</u>

## INCOME.

	Fire.	
Gross premiums .....	\$811,662 54	
Deduct gross amount paid for—Reinsurance, fire, \$121,381.34; return premiums, fire, \$151,045.99 .....	272,427 33	
Total premiums .....		\$539,235 21
Interest on bonds and dividends on stocks .....	\$29,065 50	
Interest from other sources .....	582 55	
Total interest .....		29,648 05
Total income .....		<u>\$568,883 26</u>
Total .....		<u>\$1,173,652 38</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$335,959 83
Deduct amount received for—Salvage, fire, \$1,863.08; reinsurance, fire, \$56,864.50 .....	58,727 67
Net amount paid for losses .....	\$277,232 16
Expenses of adjustment, settlement of losses .....	7,059 54
Commissions or brokerage .....	180,378 28
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	13,110 04
Rents—including company's occupancy of its own buildings .....	1,254 68
Advertising, printing and stationery .....	467 36
Postage, telegrams, telephone and express .....	974 37
Legal expenses .....	163 82
Underwriters' boards and tariff associations .....	2,172 48
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	2,503 47
State taxes on premiums .....	6,309 76
Insurance department licenses and fees .....	1,337 92
All other licenses, fees and taxes .....	1,550 14
Other disbursements, viz: Miscellaneous .....	343 92
Interest and dividends to stockholders .....	20,000 00
Agents' balances charged off .....	866 37
Total disbursements .....	\$495,724 31
Balance .....	\$677,928 07

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A) .....	\$511,455 90
Cash in office .....	364 64
Deposits in trust companies and banks on interest .....	69,137 76
Agent's balances, representing business written subsequent to October 1, last .....	96,969 77
Total ledger assets .....	\$677,928 07

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	2,475 84
Market value of bonds and stocks over book value .....	149,736 10
Other non-ledger assets, viz: Due for reinsurance on losses paid .....	1,206 04
Total admitted assets .....	\$831,346 05

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 4,730 48
Losses in process of adjustment, or in suspense .....	73,527 28
Losses resisted .....	1,000 00
Total claims for losses .....	\$79,257 76
Deduct reinsurance .....	6,894 02
Net amount of unpaid losses .....	\$72,363 74
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$215,072 53
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	129,628 68
Total unearned premiums as computed above .....	344,701 41
State, county and municipal taxes due or accrued .....	5,400 00
Total liabilities, except capital stock .....	\$422,465 15
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	208,880 90
Surplus to policy holders .....	408,880 90
Total .....	\$831,346 05

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906 .....	\$72,643,863 00	\$841,971 81
Written during the year .....	71,458,959 00	811,662 54
Totals .....	\$144,102,822 00	\$1,653,634 35
Expired and terminated .....	70,073,273 00	835,862 54
In force at end of the year .....	\$74,029,549 00	\$817,771 81
Deduct amount reinsured .....	11,947,141 00	132,851 66
Net amount in force .....	\$62,082,408 00	\$684,920 15

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$35,972,132 00	\$430,145 07
More than one and not more than three years to run.....	22,257,816 00	207,211 40
More than three years to run.....	3,852,460 00	47,563 68
Net amount in force Dec. 31, 1909.....	<u>\$62,082,408 00</u>	<u>\$684,920 15</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Losses incurred during the year, fire.....	301,716 49
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$3,686,767 00
Less.....	1,382,852 00
Net risks written.....	<u>\$2,303,915 00</u>
Gross premiums received.....	\$44,956 89
Less.....	11,374 06
Net premiums received.....	<u>\$33,582 83</u>
Net losses paid.....	<u>\$15,736 93</u>
Net losses incurred.....	<u>\$19,351 03</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value
Consolidated Stock, City of Brooklyn, 3½s.....	\$ 15,000 00	\$ 14,700 00
Consolidated Stock, City of Brooklyn, 3½s.....	1,000 00	930 00
Consolidated Stock, City of New York, 3½s.....	75,000 00	69,000 00
New York City, tax exempt, 3½s.....	133,056 40	117,000 00
Brooklyn Rapid Transit, 5s.....	10,000 00	10,500 00
Brooklyn City R. R.....	80,000 00	157,600 00
Manhattan Elevated R. R.....	63,312 50	84,600 00
Mechanics Bank of Brooklyn.....	7,200 00	17,280 00
Nassau National Bank of Brooklyn.....	25,000 00	63,750 00
National City Bank of Brooklyn.....	2,500 00	7,400 00
American Express Co., New York.....	18,500 00	30,000 00
Consolidated Gas Co., New York.....	42,025 00	42,240 00
Mortgage Bond Co., New York.....	10,000 00	11,300 00
American Telephone & Telegraph Co.....	28,862 00	34,892 00
Totals.....	<u>\$511,455 90</u>	<u>\$661,192 00</u>

## NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 95 Pearl street, Hartford, Conn.; incorporated June 4, 1869; commenced business in Illinois Dec. 23, 1871.]

JAMES NICHOLS, President.

B. R. STILLMAN, Secretary.

JAS. H. MOORE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,000,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$7,853,330 10</u>



## INCOME.

	Fire.	
Gross premiums.....	\$8,545,442 17	
Deduct gross amount paid for—Reinsurance, fire, \$1,827,598.16; return premiums, fire \$1,109,519.00.....	2,937,117 16	
Total premiums.....		\$5,608,325 01
Interest on mortgage loans.....	\$ 36,128 46	
Interest on bonds and dividends on stocks.....	276,635 39	
Interest from other sources.....	8,824 53	
Rents.....	13,994 30	
Total interest and rents.....		335,582 68
From other sources, viz.: Conscience fund.....		106 00
Agents' balances previously charged off.....		8,315 10
Profit on sale or maturity of ledger assets.....		51,017 22
Total income.....		\$6,003,346 01
Total.....		<u>\$13,856,676 11</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$3,649,296 76	
Deduct amount received for—Salvage, fire, \$20,937.35; reinsurance, fire, \$947,443.88.....	968,381 23	
Net amount paid for losses.....		\$2,680,915 53
Expenses of adjustment, settlement of losses.....		30,467 21
Commissions or brokerage.....		982,328 70
Salaries and expenses of special and general agents.....		507,989 56
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		140,813 28
Rents—including company's occupancy of its own buildings.....		12,266 69
Advertising, printing and stationery.....		54,590 70
Postage, telegrams, telephone and express.....		46,527 58
Legal expenses.....		8,290 02
Furniture and fixtures.....		6,914 98
Maps, including corrections.....		11,957 40
Underwriters' boards and tariff associations.....		67,058 38
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		46,680 53
Inspections and surveys.....		13,840 19
Repairs and expenses on real estate.....		5,135 31
Taxes on real estate.....		4,823 30
State taxes on premiums.....		93,909 30
Insurance department licenses and fees.....		19,239 97
All other licenses, fees and taxes.....		36,591 73
Other disbursements, viz.: Traveling expenses, \$4,055.73; incidental expenses, \$32,899.43.....		36,955 16
Interest and dividends to stockholders.....		130,000 00
Agents' balances charged off.....		1,401 89
Loss on sale or maturity of ledger assets.....		17,186 25
Total disbursements.....		<u>\$4,955,883 66</u>
Balance.....		<u>\$8,900,792 45</u>

## LEDGER ASSETS.

Book value of real estate.....	\$400,538 98
Mortgage loans on real estate.....	662,668 00
Book value of bonds and stocks (Schedule A).....	6,587,890 20
Cash in office.....	1,540 17
Deposits in trust companies and banks on interest.....	404,777 42
Agents' balances, representing business written subsequent to October 1, last.....	760,216 29
Agents' balances, representing business written prior to October 1, last.....	23,161 39
Total ledger assets.....	<u>\$8,900,792 45</u>

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	101,148 89
Market value of bonds and stocks over book value.....	349,927 30
Gross assets.....	<u>\$9,351,868 64</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 23,161 39
Special deposits to secure liabilities in Canada and Virginia.....	232,500 00
Total.....	<u>255,661 39</u>
Total admitted assets.....	<u>\$9,096,207 25</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$126,348 07	
Losses in process of adjustment or in suspense.....	697,141 35	
Losses resisted.....	38,962 50	
Total claims for losses.....	\$862,451 92	
Deduct reinsurance.....	359,615 96	
Net amount of unpaid losses.....		\$ 502,835 96
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,855,074 55	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	2,830,502 73	
Total unearned premiums as computed above.....		\$4,685,577 28
Reinsurance in Lloyds, \$12,001.56; 50 per cent.....		6,000 78
All other liabilities, viz.: Special reserve fund covering all contingent liabilities.....		300,000 00
Total.....		\$5,494,414 02
Less liabilities secured by special deposits in Canada and Virginia—Losses, \$6,652.61; unearned premiums, \$75,279.71.....		81,932 32
Total liabilities, except capital stock.....		\$5,412,481 70
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,883,725 55	
Surplus to policy holders.....		\$3,683,725 55
Total.....		\$9,096,207 25

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906.....	\$995,292,359 00	\$11,057,371 91
Written during the year.....	751,206,874 00	8,545,442 17
Totals.....	\$1,746,499,233 00	\$19,602,814 08
Expired and terminated.....	715,199,310 00	8,170,379 31
In force at end of the year.....	\$1,031,299,923 00	\$11,432,434 77
Deduct amount reinsured.....	210,269,937 00	2,286,500 90
Net amount in force.....	\$821,029,986 00	\$9,145,933 87

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$307,656,832 00	\$3,710,149 10
More than one and not more than three years to run.....	354,286,235 00	3,522,629 19
More than three years to run.....	159,086,919 00	1,912,255 58
Net amount in force Dec. 31, 1909.....	\$821,029,986 00	\$9,145,933 87

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000 00
Losses incurred during the year, fire.....	2,685,352 30
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$56,474,500 00	\$2,842,571 00
Less.....	22,395,992 00	382,120 00
Net risks written.....	\$34,078,508 00	\$2,460,451 00
Gross premiums received.....	\$647,473 96	\$15,127 32
Less.....	219,426 40	1,743 54
Net premiums received.....	\$428,047 56	\$13,383 78
Net losses paid.....	\$192,827 49	\$3,593 51
Net losses incurred.....	\$194,071 19	\$3,670 21

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
Arizona, territory of, 5s.....		\$ 24,800 00	\$ 25,750 00
Fort William, city of, Ontario sewer deb., 5s.....		102,000 00	107,000 00
Georgia, state of, 4½s.....		11,000 00	10,000 00
Georgia, state of, 4½s.....		16,500 00	15,750 00
Groton, borough of, Conn., water loan, 4s.....		10,400 00	9,900 00
Hamilton, city of, Ontario, special deb., 4s.....		46,725 00	49,500 00
Hartford, city of, Conn., Connecticut River bridge, 3½s.....		41,962 50	42,750 00
Hartford, city of, Conn., Connecticut River bridge, 3½s.....		113,737 50	114,950 00
Malsonneuve, town of, Can., deb., 4½s.....		24,375 00	25,500 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	2,000 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,980 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,980 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,980 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,980 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,980 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,980 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,980 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,940 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,940 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,920 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,920 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,920 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,900 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,900 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,900 00
New Britain, town of, Conn., school, 3½s.....		1,970 00	1,900 00
New Britain, town of, Conn., school, 3½s.....		985 00	940 00
Opelika, city of, Ala., school building, 5s.....		20,000 00	20,000 00
Portland, city of, Ore., water loan, 5s.....		61,625 00	54,500 00
Richmond, city of, Virginia, 4s.....		10,000 00	10,100 00
Atlantic & Birmingham Construction Co., 1st coll. trust, 5s.....		34,415 00	30,600 00
Atlantic & Birmingham Ry. Co., 1st mort., 5s.....		99,630 00	98,000 00
Atlantic & Danville Ry. Co., 1st mort., 4s.....		94,375 00	93,000 00
Augusta Terminal Ry. Co., 1st mort., 6s.....		143,107 50	136,890 00
Aurora, Elgin & Chicago R. R. Co., 1st refund., 5s.....		47,875 00	47,500 00
Baltimore & Ohio R. R. Co., Pgh., Lake Erie & W. Va. div., 4s.....		47,625 00	46,500 00
Baltimore & Ohio R. R. Co., S. W. div., 1st mort., 3½s.....		45,062 50	45,000 00
Bangor Ry. & Electric Co., 1st consol. mort., 5s.....		57,660 00	59,000 00
Belt R. R. Co. of Chattanooga, 1st mort., 5s.....		29,745 00	27,270 00
Boston & Maine R. R. Co., deb., 4½s.....		83,772 00	84,000 00
Brooklyn Union Elevated R. R. Co., 1st mort., 5s.....		49,312 50	51,500 00
Buffalo Ry. Co., 1st consol. mort., 5s.....		26,250 00	27,000 00
Bush Terminal Co., consol. mort., 5s.....		95,125 00	96,000 00
Carolina, Clinchfield & Ohio Ry. Co., 1st mort., 5s.....		52,800 00	55,000 00
Central Branch Union Pacific Ry. Co., 1st mort., 4s.....		46,750 00	43,500 00
Central of Georgia Ry. Co., Chattanooga div., 4s.....		21,656 25	22,250 00
Central of Georgia Ry. Co., consol. mort., 5s.....		25,750 00	27,250 00
Central of Georgia Ry. Co., 1st mort., Mobile div., 5s.....		37,950 00	35,970 00
Chattanooga Station Co., 1st mort., 4s.....		46,750 00	45,500 00
Chesapeake & Ohio Ry. Co., gen. fund. and imp., 5s.....		50,812 50	52,500 00
Chesapeake & Ohio Ry. Co., Richmond & Allegheny div., 4s.....		65,787 50	66,740 00
Chicago & Cincinnati R. R. Co., 1st mort., 5s.....		39,900 00	35,520 00
Chicago & Eastern Ill. R. R. Co., gen. consol. and 1st mort., 5s.....		84,156 25	85,500 00
Chicago & Eastern Illinois R. R. Co., equip. notes, series G., 5s.....		15,206 25	15,150 00
Chicago & Erie R. R. Co., 1st mort., 5s.....		125,338 75	119,700 00
Chicago, Hammond & Western R. R. Co., 1st mort., 6s.....		60,690 00	60,180 00
Chicago & Indiana Coal Ry. Co., 1st mort., 5s.....		50,012 50	56,000 00
Chicago North Shore St. Ry. Co., 1st mort., 6s.....		26,500 00	18,750 00
Chicago, Peoria & St. Louis Ry. Co., prior lien mort., 4½s.....		49,750 00	45,000 00
Choctaw & Memphis R. R. Co., 5s.....		59,000 00	55,500 00
Choctaw, Oklahoma & Gulf R. R. Co., gen. mort., 5s.....		82,443 75	78,000 00
Cincinnati, Hamilton & Dayton Ry. Co., gen. mort., 4½s.....		25,370 00	27,520 00
Cin., Ind. & West. Ry. Co., 1st and refund. mort., 4s.....		24,750 00	22,000 00
Cincinnati, Richmond & Muncie R. R. Co., 1st mort., 5s.....		92,335 00	82,560 00
Denver & Rio Grande R. R. Co., imp. mort., 5s.....		77,781 25	77,250 00
Elgin, Joliet & Eastern Ry. Co., 1st mort., 5s.....		57,625 00	56,500 00
Elgin, Aurora & Southern Traction Co., consol. 1st mort., 5s.....		24,500 00	24,750 00
Flint & Perre Marquette R. R. Co., consol. 1st mort., 5s.....		33,350 00	31,800 00
Fort Worth & Denver City Ry. Co., 1st mort., 6s.....		113,121 25	116,390 00
Galveston, Harrisburg & San Antonio Ry. Co., 1st mort., 6s.....		27,712 50	27,000 00
Gulf Terminal Co., 1st mort., 4s.....		46,750 00	45,000 00
International & Great Northern R. R. Co., 2d mort., 5s.....		100,000 00	107,000 00
Kansas City Elevated Ry. Co., gen. mort., 6s.....		117,000 00	107,000 00
Kansas City, Fort Scott & Memphis R. R. Co., consol. mort., 6s.....		74,942 50	75,520 00
Kansas City Ry. & Light Co., 1st lien refund., 5s.....		24,375 00	24,000 00
Lake Erie & Western R. R. Co., 2d mort., 5s.....		26,875 00	26,750 00
Lehigh & Hudson River Ry. Co., deb., 4s.....		23,437 50	23,250 00
Lehigh Valley Terminal Ry. Co., 1st mort., 6s.....		59,042 50	57,500 00
Litchfield & Madison Ry. Co., 1st mort., 5s.....		24,500 00	24,500 00
Louisville, Henderson & St. Louis Ry. Co., 1st mort., 5s.....		29,152 50	29,150 00
Louisville & Nash. R. R. Co., Paducah & Memphis div., 1st mort., 4s.....		122,312 50	120,000 00

## SCHEDULE A—Concluded.

Description.	Bonds and Stocks.	Book value.	Market value.
Macon, Dublin & Savannah R. R. Co., 1st mort., 5s.		\$ 73,387 50	\$ 72,000 00
Mason City & Fort Dodge R. R. Co., 1st mort., 4s.		67,500 00	64,500 00
Metropolitan St. Ry. Co., refund. gold mort., 4s.		66,750 00	39,000 00
Minneapolis & St. Louis R. R. Co., 1st consol. mort., 5s.		26,375 00	26,750 00
Minneapolis & St. Louis R. R. Co., 1st and refund. mort., 4s.		23,025 00	20,750 00
Mississippi Central R. R. Co., 1st mort., 5s.		24,375 00	24,000 00
Missouri, Kansas & Oklahoma R. R. Co., 1st mort., 5s.		52,675 00	53,500 00
Missouri, Kansas & Texas Ry. Co., 1st and refund., 4s.		19,125 00	21,250 00
Missouri, Kansas & Texas Ry. Co., St. Louis div., 4s.		23,187 50	21,750 00
Missouri Pacific Ry. Co., 1st consol. mort., 6s.		111,825 00	111,000 00
Mutual Terminal Co., 1st mort., 4s.		71,625 00	71,250 00
Nashville, Chattanooga & St. Louis Ry. Co., 1st mort., 6s.		16,912 50	17,400 00
New Mexico Ry. & Coal Co., 1st mort. and coll. trust, 5s.		58,750 00	59,400 00
New Orleans-Great Northern R. R. Co., equip., series A, 5s.		24,645 00	24,250 00
New York Central & Hudson River R. R. Co., Lake Shore coll., 3½s.		64,685 00	60,750 00
New York, New Haven & Hartford R. R. Co., convert. deb., 6s.		2,704 00	3,618 00
Nodaway Valley R. R. Co., 1st mort., 7s.		5,120 00	5,200 00
Northwestern Terminal Co., 1st mort., 5s.		46,218 75	46,000 00
Peoria & Pekin Union Ry. Co., 2d mort., 4½s.		80,615 00	79,680 00
Potomac Electric Power Co., consol. mort., 5s.		26,000 00	25,500 00
Raleigh & Southport Ry. Co., 1st mort., 5s.		50,000 00	48,500 00
Rio Grande Junction Ry. Co., 1st mort., 5s.		23,231 25	22,260 00
Rock Island Frisco Terminal Co., 1st mort., 5s.		25,000 00	25,000 00
Seaboard Air Line Ry. Co., Atlanta-Birmingham, 1st mort., 4s.		94,000 00	85,000 00
Seaboard & Roanoke R. R. Co., 1st mort., 5s.		51,625 00	53,500 00
Southern Pacific R. R. Co., 1st refund., 4s.		47,625 00	47,500 00
Southern Ry. Co., 1st consol. mort., 5s.		64,143 75	61,600 00
Southern Ry. Co., 1st mort., Memphis div., 5s.		48,547 00	55,000 00
Southern Ry. Co., 1st mort., St. Louis div., 4s.		32,500 00	30,450 00
St. Louis, Iron Mountain & Southern Ry. Co., River & Gulf. div., 4s.		23,898 75	22,880 00
St. Louis, Rocky Mountain & Pacific Ry. Co., notes, 6s.		50,000 00	50,000 00
St. Louis Transit Co., 5s.		93,315 00	85,000 00
St. Paul City Ry. Co., cable, consol. mort., 5s.		57,195 00	54,000 00
Texas & Pacific Ry. Co., 1st mort., La. div., 5s.		109,375 00	103,000 00
Toledo & Ohio Central Ry. Co., Western div., 5s.		88,786 25	90,200 00
Toledo Traction Co., 1st consol. mort., 6s.		49,250 00	50,000 00
Ulster & Delaware R. R. Co., 1st consol. mort., 5s.		56,000 00	53,000 00
Wabash R. R. Co., 1st mort., 5s.		21,000 00	22,600 00
Western Maryland R. R. Co., 1st mort., 4s.		21,250 00	21,500 00
Wheeling & Lake Erie Ry. Co., 1st mort., 5s.		55,325 00	52,500 00
Wheeling & Lake Erie R. R. Co., 1st consol. mort., 4s.		77,506 25	73,950 00
Galveston Wharf Co., 5s.		25,000 00	27,000 00
Minneapolis General Electric Co., 5s.		49,250 00	50,000 00
North East School District of Hartford, Ct., 3½s.		2,000 00	1,920 00
Western Union Telegraph Co., coll. trust, 5s.		28,297 50	25,000 00
Atchison, Topeka & Santa Fé R. R. Co., pref.		900 00	4,725 00
Chicago & Eastern Illinois R. R. Co., pref.		23,000 00	24,000 00
Chicago & Eastern Illinois R. R. Co., com.		13,375 00	17,000 00
Chicago Great Western Ry. Co., pref. stock trust certif.		46,375 00	35,200 00
Chicago, Rock Island & Pacific Ry. Co.		18,363 84	42,662 00
Georgia R. R. & Banking Co.		41,900 00	50,600 00
Illinois Central R. R. Co.		25,926 45	40,552 00
Louisville & Nashville R. R. Co.		35,537 50	47,400 00
Milwaukee Electric Ry. & Light Co.		57,400 00	59,800 00
Mobile & Ohio R. R. Co. (Southern Ry.)		18,000 00	17,400 00
New Hampshire Electric Rys., pref.		4,375 00	5,000 00
New York Central & Hudson R. R. Co.		41,794 20	50,292 00
New York & Harlem R. R. Co.		28,000 00	31,500 00
Norfolk & Western Ry. Co., adjustment, pref.		4,208 70	13,706 00
Pennsylvania R. R. Co.		36,968 75	42,812 50
Peoria & Bureau Valley R. R. Co.		24,750 00	28,350 00
St. Joseph, South Bend & Southern R. R. Co., pref.		1,500 00	2,700 00
St. Joseph, South Bend & Southern R. R. Co., com.		11,120 00	15,120 00
Southern Ry. Co., pref.		1,613 00	6,000 00
United New Jersey R. R. & Canal Co.		23,400 00	25,000 00
Aetna National Bank Hartford.		14,000 00	22,500 00
Charter Oak National Bank, Hartford.		77,461 75	97,470 00
Citizens Central National Bank, New York.		3,125 00	4,000 00
City Bank, Hartford.		4,690 00	4,370 00
Farmers and Mechanics National Bank, Hartford.		11,000 00	11,300 00
Hartford National Bank, Hartford.		41,400 00	42,900 00
National Exchange Bank, Hartford (Par 50).		21,900 00	24,300 00
Phoenix National Bank, Hartford.		45,887 00	46,482 00
Colonial Securities Co.		199,500 00	548,625 00
Commercial Union Telegraph Co. (Par 25).		29,239 51	26,992 00
Hartford Gas Securities Co., pref., Hartford (Par 25).		12,246 00	13,125 00
Hartford Gas Securities Co., com., (Par 25).			2,100 00
Northern Central Coal Co., Mo.		18,375 00	3,750 00
Northwestern Telegraph Co., (Par 50).		43,496 75	45,426 00
<b>Totals.</b>		<b>\$6,587,890 20</b>	<b>\$6,937,817 50</b>

## NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1201 First National Bank building, Cincinnati, O.; incorporated March, 1881; commenced business in Illinois Mar. 17, 1906.]

G. W. POHLMAN, JR., President.

EDW. A. WINTER, Secretary.

A. F. SHAW, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$151,568 47</u>

## INCOME.

	Fire.	
Gross premiums.....	\$96,286 87	
Deduct gross amount paid for—Reinsurance, fire, \$11,652.95; return premiums, fire, \$13,034.26.....	24,687 21	
Total premiums.....		\$71,599 66
Interest on bonds and dividends on stock.....		8,147 69
Borrowed money.....		12,500 00
Total income.....		<u>\$92,247 35</u>
Total.....		<u>\$243,815 82</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$50,175 01	
Deduct amount received for—Salvage, fire, \$194.76; reinsurance, fire, \$3,780.52.....	3,975 28	
Net amount paid for losses.....		\$46,199 73
Expenses of adjustment, settlement of losses.....		969 37
Commissions or brokerage.....		14,807 76
Allowances to local agencies for miscellaneous agency expenses.....		320 85
Salaries and expenses of special and general agents.....		2,811 78
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		7,288 84
Rents—including company's occupancy of its own buildings.....		1,500 00
Advertising, printing and stationery.....		1,055 71
Postage, telegrams, telephone and express.....		694 79
Furniture and fixtures.....		136 03
Maps, including corrections.....		387 44
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		69 19
Inspections and surveys.....		628 10
State taxes on premiums.....		578 82
Insurance department licenses and fees.....		230 00
All other licenses, fees and taxes.....		102 31
Other disbursements, viz: Interest on borrowed money, \$289.58; misc. exp., \$590.94.....		880 52
Interest and dividends to stockholders.....		6,000 00
Total disbursements.....		<u>\$94,661 24</u>
Balance.....		<u>\$159,154 58</u>

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$139,792 25
Deposits in trust companies and banks not on interest.....	8,088 96
Agent's balances, representing business written subsequent to October 1, last.....	9,530 12
Agent's balances, representing business written prior to October 1, last.....	1,743 25
Total ledger assets.....	<u>\$159,154 58</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$ 133 30
Market value of bonds and stocks over book value.....	65,321 50
Gross assets.....	<u>\$224,609 38</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	1,743 25
Total admitted assets.....	<u>\$222,866 13</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$9,225 10	
Losses in process of adjustment, or in suspense.....	4,842 73	
Losses resisted.....	1,817 26	
Total claims for losses.....	<u>\$15,885 09</u>	
Deduct reinsurance.....	2,270 18	
Net amount of unpaid losses.....		\$13,614 91
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$25,969 32	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	37,532 26	
Total unearned premiums as computed above.....		63,501 58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		265 00
State, county and municipal taxes due or accrued.....		528 35
Due and to become due for borrowed money.....		12,500 00
Total liabilities, except capital stock.....		<u>\$ 90,409 84</u>
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	32,456 29	
Surplus to policy holders.....		132,456 29
Total.....		<u>\$222,866 13</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$12,969,901 00	\$148,960 00
Written during the year.....	7,608,261 00	96,286 87
Totals.....	<u>\$20,578,162 00</u>	<u>\$245,246 87</u>
Expired and terminated.....	7,649,740 00	99,270 78
In force at end of the year.....	\$12,928,422 00	\$145,976 09
Deduct amount reinsured.....	1,568,244 00	19,982 20
Net amount in force.....	<u>\$11,360,178 00</u>	<u>\$125,993 89</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$3,608,149 00	\$51,938 63
More than one and not more than three years to run.....	5,846,553 00	51,961 17
More than three years to run.....	1,905,476 00	22,094 09
Net amount in force Dec. 31, 1909.....	<u>\$11,360,178 00</u>	<u>\$125,993 89</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 5,000 00
Losses incurred during the year, fire.....	48,713 31
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$624,725 00
Less.....	167,400 00
Net risks written.....	<u>\$457,325 00</u>
Gross premiums received.....	\$8,258 86
Less.....	2,324 73
Net premiums received.....	<u>\$5,934 13</u>
Net losses paid.....	<u>\$5,624 04</u>
Net losses incurred.....	<u>\$6,378 54</u>

## SCHEDULE A.

## Bonds and Stocks

Description.	Book value.	Market value
Cincinnati Water Works, 4s.....	\$ 5,243 75	\$ 5,175 00
Cincinnati, street imp. and sewer construction, 4s.....	5,200 00	5,125 00
Little Miami R. R.....	10,000 00	21,200 00
Dayton & Michigan R. R., pref.....	8,847 50	9,350 00
Cincinnati Street R. R.....	23,741 00	29,925 00
First National Bank of Cincinnati.....	22,520 00	57,200 00
Citizens National Bank of Cincinnati.....	9,925 00	18,000 00
Merchants National Bank of Cincinnati.....	7,525 00	7,585 00
First National Bank of Hamilton, O.....	14,950 00	20,085 00
National Bank of Commerce of Kansas City.....	4,850 00	4,000 00
Cincinnati Gas & Electric Co. of Cincinnati, O.....	8,240 00	9,218 75
Grand Hotel Co. of Cincinnati.....	10,000 00	7,600 00
Cincinnati Union Stock Yard Co., com.....	8,600 00	10,500 00
Western Adjustment & Inspection Co.....	150 00	150 00
Totals.....	<u>\$139,792 25</u>	<u>\$205,113 75</u>

## NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 58 Diamond street, East, North Side, Pittsburgh, Pa.; incorporated, Feb. 6, 1866; commenced business in Illinois Aug. 5, 1896.]

JOHN THOMPSON, President.

H. M. SCHMITT, Secretary.

FRED W. BRUMMEL, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$500,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,000,877 19</u>

## INCOME.

	Fire.	
Gross premiums.....	\$1,022,782 95	
Deduct gross amount paid for—Reinsurance, fire, \$51,860.87; return premiums, fire, \$193,160.52.....	245,021 39	
Total premiums.....		\$777,761 56
Interest on mortgage loans.....	\$78,550 49	
Interest on collateral loans.....	11,035 43	
Interest on bonds and dividends on stocks.....	230 00	
Rents from other sources.....	1,563 75	
Rents.....	699 50	
Total interest and rents.....		92,079 17
From other sources, viz: Taxes refunded by State of Pa. on account over payment....		2,982 57
Agent's balances previously charged off.....		458 61
Total income.....		<u>\$873,281 91</u>
Total.....		<u>\$2,573,159 10</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$341,112 96	
Deduct amount received for—Salvage, fire, \$1,490.48; reinsurance, fire, \$17,897.83.....	19,378 31	
Net amount paid for losses.....		\$321,734 65
Expenses of adjustment, settlement of losses.....		5,785 72
Commissions or brokerage.....		225,570 19
Allowances to local agencies for miscellaneous agency expenses.....		11,317 17
Salaries and expenses of special and general agents.....		15,621 95
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		32,612 40
Rents—including company's occupancy of its own buildings.....		2,733 32
Advertising, printing and stationery.....		2,897 42
Postage, telegrams, telephone and express.....		2,155 99
Legal expenses.....		794 84
Furniture and fixtures.....		739 81
Maps, including corrections.....		1,025 20
Underwriters' boards and tariff associations.....		7,123 20
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		6,118 15
Inspections and surveys.....		1,294 43
Repairs and expenses on real estate.....		303 86
Taxes on real estate.....		324 99
State taxes on premiums.....		8,558 82
Insurance department licenses and fees.....		3,721 13
All other licenses, fees and taxes.....		2,982 57
Other disbursements, viz: Miscellaneous expenses for maintenance of company's office.....		1,558 45
Interest and dividends to stockholders.....		82,038 00
Agents' balances charged off.....		3,111 40
Loss on sale or maturity of ledger assets.....		238 50
Total disbursements.....		<u>\$740,362 16</u>
Balance.....		<u>\$1,832,796 94</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 14,316 63
Mortgage loans on real estate.....	1,431,343 10
Loans secured by pledge of bonds, stocks or other collaterals.....	151,515 00
Book value of bonds and stocks (Schedule A).....	5,212 00
Cash in office.....	21,832 50
Deposits in trust companies and banks on interest.....	104,942 80
Agent's balances, representing business written subsequent to October 1, last.....	94,331 13
Agent's balances, representing business written prior to October 1, last.....	1,548 45
Other ledger assets, viz: Counter premiums.....	7,755 33
Total ledger assets.....	<u>\$1,832,796 94</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$28,555 59
Interest due on bonds.....	110 00
Interest due and accrued on collateral loans.....	1,045 85
Rents accrued on company's property.....	50 00
Total.....	27,761 44
Market value of bonds and stocks over book value.....	243 00
Gross assets.....	<u>\$1,860,801 38</u>



## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$1,548 45
Total admitted assets.....	<u>\$1,859,252 93</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$26,942 43	
Losses in process of adjustment, or in suspense.....	56,378 15	
Losses resisted.....	5,488 87	
Total claims for losses.....	<u>\$88,809 25</u>	
Deduct reinsurance.....	5,877 60	
Net amount of unpaid losses.....		\$ 82,931 65
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$182,510 65	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	617,328 07	
Total unearned premiums as computed above.....		799,838 72
Cash dividends remaining unpaid, to stockholders.....		1,009 00
State, county and municipal taxes due or accrued.....		12,042 37
Commissions, brokerage and other charges due or to become due to agents and brokers.....		693 75
Total liabilities, except capital stock.....		<u>\$896,515 49</u>
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	462,737 44	
Surplus to policy holders.....		962,737 44
Total.....		<u>\$1,859,252 93</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$129,330,443 00	\$1,321,900 37
Written during the year.....	102,067,098 00	1,022,782 95
Totals.....	<u>\$231,397,541 00</u>	<u>\$2,344,683 32</u>
Expired and terminated.....	75,428,886 00	786,558 65
In force at end of the year.....	\$155,968,655 00	\$1,558,124 67
Deduct amount reinsured.....	8,770,340 00	92,452 12
Net amount in force.....	<u>\$147,198,315 00</u>	<u>\$1,465,672 55</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$34,006,567 00	\$365,021 31
More than one and not more than three years to run.....	91,334,080 00	821,093 90
More than three years to run.....	21,857,668 00	279,557 34
Net amount in force Dec. 31, 1909.....	<u>\$147,198,315 00</u>	<u>\$1,465,672 55</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000 00
Losses incurred during the year, fire.....	353,148 60
Amount loaned to officers and directors.....	73,000 00
Amount loaned to stockholders not officers.....	<u>43,600 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$8,979,000 00
Less.....	2,151,261 00
Net risks written.....	<u>\$6,827,739 00</u>
Gross premiums received.....	\$109,496 00
Less.....	22,400 94
Net premiums received.....	<u>\$87,035 06</u>
Net losses paid.....	<u>\$35,029 05</u>
Net losses incurred.....	<u>\$36,727 20</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
United States, coup., 4s.....		\$1,333 00	\$1,155 00
Allegheny Trust Co., North Side, Pittsburg, Pa.....		3,125 00	3,500 00
Real Estate Savings & Trust Co., North Side, Pittsburg, Pa.....		654 00	700 00
General Adjustment Bureau, New York City.....		100 00	100 00
Totals.....		<u>\$5,212 00</u>	<u>\$5,455 00</u>

## NATIONAL FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 111 Broad street, Elizabeth, N. J.; incorporated Aug. 2, 1865; commenced business in Illinois February, 1902.]

HILARY R. CHAMBERS, President.

ELI N. MARSH, Secretary.

C. E. ROLLINS, JR., Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$100,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$303,815 26</u>

## INCOME.

	Fire.	
Gross premiums.....	\$325,258 06	
Deduct gross amount paid for—Reinsurance, fire, \$730.63; return premiums, fire, \$56,514.21.....	<u>57,244 84</u>	
Total premiums.....		\$268,013 22
Interest on mortgage loans.....	\$1,442 83	
Interest on bonds and dividends on stocks.....	8,734 42	
Interest from other sources.....	<u>458 59</u>	
Total interest.....		\$10,635 84
Profit on sale or maturity of ledger assets.....		4,799 51
Increase in book value of ledger assets.....		<u>7,075 00</u>
Total income.....		<u>\$290,523 57</u>
Total.....		<u>\$594,338 83</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$131,679 00	
Deduct amount received for—Salvage, fire, \$661.20; reinsurance, fire, \$6.41.....	<u>667 61</u>	
Net amount paid for losses.....		\$131,011 48
Expenses of adjustment, settlement of losses.....		1,888 84
Commissions or brokerage.....		53,413 35
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		7,586 47
Rents—including company's occupancy of its own buildings.....		690 00
Advertising, printing and stationery.....		481 93
Postage, telegrams, telephone and express.....		201 21
Legal expenses.....		16 00
Furniture and fixtures.....		43 65
Underwriters' boards and tariff associations.....		226 20
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		261 66
State taxes on premiums.....		353 94
Insurance department licenses and fees.....		127 00
All other licenses, fees and taxes.....		126 46
Other disbursements.....		31 84
Interest and dividends to stockholders.....		9,000 00
Loss on sale or maturity of ledger assets.....		4,614 70
Decrease in book value of ledger assets.....		<u>7,402 50</u>
Total disbursements.....		<u>\$217,477 23</u>
Balance.....		<u>\$376,861 60</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 1,920 00
Mortgage loans on real estate .....	31,100 00
Book value of bonds and stocks (Schedule A) .....	225,530 65
Cash in office .....	7,964 44
Deposits in trust companies and banks on interest .....	21,150 76
Agent's balances, representing business written subsequent to October 1, last .....	89,195 75
<b>Total ledger assets .....</b>	<b>\$376,861 60</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$505 68
Interest accrued on bonds .....	736 87
<b>Total .....</b>	<b>1,242 55</b>
Market value of bonds and stocks over book value .....	18,369 69
<b>Total admitted assets .....</b>	<b>\$396,473 84</b>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$ 13,438 80
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$118,424 12
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	22,639 22
<b>Total unearned premiums as computed above .....</b>	<b>141,063 34</b>
Commissions, brokerage and other charges due or to become due to agents and brokers .....	13,170 81
Return premiums .....	16,024 60
<b>Total liabilities, except capital stock .....</b>	<b>\$183,697 55</b>
Cash capital .....	\$100,000 00
Surplus over all liabilities .....	112,776 29
<b>Surplus to policy holders .....</b>	<b>212,776 29</b>
<b>Total .....</b>	<b>\$396,473 84</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$13,975,760 00	\$197,959 78
Written during the year .....	23,706 258 00	325,258 06
<b>Totals .....</b>	<b>\$37,682,018 00</b>	<b>\$523,217 84</b>
Expired and terminated .....	16,982,867 00	249,953 75
<b>In force at end of the year .....</b>	<b>\$20,699,151 00</b>	<b>\$273,264 09</b>
Deduct amount reinsured .....	121,033 00	1,275 19
<b>Net amount in force .....</b>	<b>\$20,578,118 00</b>	<b>\$271,988 90</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run ....	\$16,963,416 00	\$236,848 25
More than one and not more than three years to run .....	3,609,702 00	35,013 05
More than three years to run .....	5,000 00	127 60
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$20,578,118 00</b>	<b>\$271,988 90</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 5,000 00
Losses incurred during the year, fire .....	132,759 52
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,832,606 00
Less.....	675,749 00
Net risks written.....	<u>\$1,156,857 00</u>
Gross premiums received.....	\$28,363 20
Less.....	7,201 64
Net premiums received.....	<u>\$21,161 56</u>
Net losses paid.....	<u>\$13,687 79</u>
Net losses incurred.....	<u>\$14,520 29</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Elizabeth, N. J., adjustment, 4s.....	\$15,000 00	\$15,075 00
Rahway, N. J., adjustment, 4s.....	10,530 65	10,425 34
Broadway Surface R. R., 5s.....	5,000 00	5,250 00
Third Ave. R. R., 5s.....	5,000 00	5,450 00
Chicago, Milwaukee & St. Paul (W. & M. div.), 5s.....	5,000 00	5,437 50
Chicago, Milwaukee & St. Paul (C. & Pac. West. div.), 5s.....	5,000 00	5,437 50
Missouri, Kansas & Tex., 1st gen. mort., 4s.....	10,000 00	9,912 50
St. Paul, Min. & Man., mont. ext., 4s.....	10,000 00	9,900 00
Louisville & Jefferson Bridge Co., 4s.....	10,000 00	9,800 00
Cleveland, Cincinnati, Chicago & St. Louis, 1st., 4s.....	10,000 00	9,850 00
Union Pacific, refund., 4s.....	10,000 00	9,800 00
Reading, gen., 4s.....	10,000 00	9,950 00
Brooklyn Rapid Transit consol., 4s.....	10,000 00	8,700 00
New York City, corp. stock, 3½s.....	10,000 00	9,100 00
Jersey City, Hoboken & Paterson St. Ry., 4s.....	10,000 00	7,900 00
Kansas City, Ft. Scott & Memphis Ry., 4s.....	10,000 00	8,250 00
St. Louis Southwestern Ry. Co., consol., 4s.....	10,000 00	7,900 00
New York City, corp., 4½s.....	10,000 00	10,975 00
Pennsylvania Ry. Co.....	20,000 00	27,400 00
Consolidated Gas Co., N. Y.....	15,000 00	24,000 00
Baltimore & Ohio R. R. Co.....	10,000 00	11,862 50
Southern Pacific Co.....	10,000 00	13,800 00
Chicago, Mil. & St. Paul, com.....	5,000 00	7,925 00
Totals.....	<u>\$225,530 65</u>	<u>\$243,900 34</u>

## NATIONAL LUMBER INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 612 Fidelity building, Buffalo, N. Y.; incorporated Nov. 15, 1905; commenced business in Illinois Dec. 28, 1905.]

MORRIS S. TREMAINE, President.

WM. P. HAINES, Secretary.

LOUIS WINCHET, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$398,247 74</u>

## INCOME.

	Fire.	
Gross premiums.....	\$374,856 32	
Deduct gross amount paid for—Reinsurance, fire, \$37,068.73; return premiums, fire, \$105,029.34.....	142,008 07	
Total premiums.....		\$232,758 25
Interest on bonds and dividends on stocks.....	\$9,787 82	
Interest on deposits in trust companies and banks.....	3,365 96	
Interest from other sources.....	3 10	
Total interest.....		13,156 88
From other sources, viz: Fee, account protested check, charged off, \$1.75; refund amount N. Y. State Stock Transfer tax stamps, \$40.00.....		41 75
Agents' balances previously charged off.....		5 52
Profit on sale or maturity of ledger assets.....		4,892 30
Increase in book value of ledger assets.....		60 35
Total income.....		\$250,915 05
Total.....		\$649,162 70

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$124,766 11	
Deduct amount received for—Salvage, fire, \$378.74; reinsurance, fire, \$17,119.87.....	17,468 61	
Net amount paid for losses.....		\$107,267 50
Expenses of adjustment, settlement of losses.....		2,888 93
Commissions or brokerage.....		53,624 18
Allowances to local agencies for miscellaneous agency expenses.....		1,041 73
Salaries and expenses of special and general agents.....		6,761 55
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		16,878 68
Rents—including company's occupancy of its own buildings.....		2,500 04
Advertising, printing and stationery.....		2,998 16
Postage, telegrams, telephone and express.....		1,244 68
Legal expenses.....		517 34
Furniture and fixtures.....		406 26
Maps, including corrections.....		382 45
Underwriters' board and tariff associations.....		1,584 14
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		1,063 49
State taxes on premiums.....		3,211 01
Insurance department licenses and fees.....		1,662 00
All other licenses, fees and taxes.....		1,260 12
Other disbursements, viz: Exchange, \$30.60; general office expenses, \$1,254.72.....		1,285 32
Interest and dividends to stockholders.....		20,000 00
Agents' balances charged off.....		272 69
Loss on sale or maturity of ledger assets.....		252 15
Decrease in book value of ledger assets.....		32 21
Total disbursements.....		\$227,134 63
Balance.....		\$422,028 16

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$254,227 64
Cash in office.....	80 26
Deposits in trust companies and banks not on interest.....	186 43
Deposits in trust companies and banks on interest.....	126,469 11
Agent's balances, representing business written subsequent to October 1, last.....	40,010 49
Agent's balances, representing business written prior to October 1, last.....	63 70
Other ledger assets, viz: Due from reinsuring companies account losses, \$939.96; due from reinsuring companies account, adjustment, \$50.57.....	990 53
Total ledger assets.....	\$422,028 16

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	1,863 75
Other non-ledger assets, viz: Dividend on stocks, declared.....	266 00
Gross assets.....	\$424,157 91

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 63 70
Book value of ledger assets over market value, viz: Bonds and stocks.....	15,032 14
Total.....	15,095 84
Total admitted assets.....	\$409,062 07

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 2,708 92	
Losses in process of adjustment, or in suspense .....	29,745 94	
Losses resisted .....	10,000 00	
Total claims for losses .....	\$42,452 86	
Deduct reinsurance .....	6,889 03	
Net amount of unpaid losses .....		\$ 35,563 83
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$111,258 55	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	2,310 86	
Total unearned premiums as computed above .....		113,569 41
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		129 34
State, county and municipal taxes due or accrued .....		3,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....		600 00
Reinsurance premiums .....		3,691 02
Total liabilities, except capital stock .....		\$157,053 60
Cash capital .....	\$200,000 00	
Surplus over all liabilities .....	52,008 47	
Surplus to policy holders .....		252,008 47
Total .....		\$409,062 07

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$13,738,481 14	\$251,343 36
Written during the year .....	24,185,439 00	374,856 32
Totals .....	\$37,923,920 14	\$626,199 68
Expired and terminated .....	20,709,102 00	366,333 63
In force at end of the year .....	\$17,214,818 14	\$259,866 05
Deduct amount reinsured .....	1,553,032 00	33,951 18
Net amount in force .....	\$15,661,786 14	\$225,914 87

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums
In force, having from date of policy not more than one year to run .....	\$15,463,853 14	\$222,517 09
More than one and not more than three years to run .....	141,433 00	2,308 56
More than three years to run .....	56,500 00	1,089 22
Net amount in force Dec. 31, 1909 .....	\$15,661,786 14	\$225,914 87

## GENERAL INTERROGATORIES.]

Largest amount written on any one risk not deducting reinsurance .....	\$ 35,000 00
Losses incurred during the year, fire .....	157,328 17
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$1,638,006 00
Less .....	593,500 00
Net risks written .....	\$1,044,506 00
Gross premiums received .....	\$17,546 51
Less .....	4,023 91
Net premiums received .....	\$13,522 60
Net losses paid .....	\$4,238 81
Net losses incurred .....	\$4,556 04

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
New York City, corp., 3½s. ....	\$135,388 73	\$122,400 00
New York City, corp., 3½s. ....	8,708 89	9,000 00
City of New York, consol., 3½s. ....	2,989 29	2,910 00
City of New York, consol., 3½s. ....	3,983 88	3,840 00
City of New York, consol., 3½s. ....	4,977 66	4,650 00
City of New York, consol., 3½s. ....	5,970 63	5,520 00
City of New York, consol., 3½s. ....	6,968 75	6,510 00
New York City, corp., 4½s. ....	11,210 36	11,000 00
City of Buffalo, 3½s. ....	5,000 72	5,000 00
City of Buffalo, 3½s. ....	5,002 64	4,950 00
City of Buffalo, 3½s. ....	5,002 64	4,950 00
City of Buffalo, 3½s. ....	5,002 64	4,950 00
City of Buffalo, 3½s. ....	4,906 25	4,750 00
City of Buffalo, 3½s. ....	5,005 04	4,700 00
Good Roads, Erie County, New York, 4s. ....	10,000 00	10,100 00
Southern Pacific Co., convt., 4s. ....	2,882 52	3,150 00
American Telephone & Telegraph Co. ....	19,152 00	18,753 00
Western Adjustment & Inspection Co. ....	200 00	200 00
Baltimore & Ohio R. R., com. ....	11,875 00	11,862 50
Totals.....	<u>\$254,227 64</u>	<u>\$239,195 50</u>

## NATIONAL UNION FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 401 Wood street, Pittsburgh, Pa.; incorporated Feb. 14, 1901; commenced business in Illinois Apr. 24, 1901.]

E. E. COLE, President.

B. D. COLE, Secretary.

O. E. ALESHIRE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$900,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....	\$2,564,479 52	
Increase of paid up capital during year.....	150,000 00	
Surplus paid in by stockholders.....	<u>75,000 00</u>	
Extended at.....		<u>\$2,789,479 52</u>

## INCOME.

	Fire.	
Gross premiums.....	\$2,791,033 96	
Deduct gross amount paid for—Reinsurance, fire, \$615,463.12; return premiums, fire, \$489,570.90.....	<u>1,105,034 02</u>	
Total premiums.....		\$1,685,999 94
Interest on mortgage loans.....	\$29,697 27	
Interest on collateral loans.....	1,612 50	
Interest on bonds and dividends on stocks.....	75,407 36	
Interest from other sources.....	<u>9,230 84</u>	
Total interest.....		115,947 97
Profit and loss account.....		1,723 50
Agent's balances previously charged off.....		171 49
Profit on sale or maturity of ledger assets.....		<u>27,717 50</u>
Total income.....		<u>\$1,831,580 40</u>
Total.....		<u>\$4,621,039 92</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,061,666 50
Deduct amount received for—Salvage, fire, \$5,413.94; reinsurance, fire, \$276,205.10.....	281,619 04
Net amount paid for losses.....	\$800,046 46
Expenses of adjustment, settlement of losses.....	24,168 06
Commissions or brokerage.....	338,078 23
Allowances to local agencies for miscellaneous agency expenses.....	6,573 81
Salaries and expenses of special and general agents.....	83,075 33
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	82,164 20
Rents—including company's occupancy of its own buildings.....	10,793 76
Advertising, printing and stationery.....	16,947 01
Postage, telegrams, telephone and express.....	9,185 00
Legal expenses.....	420 00
Furniture and fixtures.....	3,654 68
Maps, including corrections.....	9,648 21
Underwriters' boards and tariff associations.....	25,289 08
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	13,235 93
Inspections and surveys.....	9,033 36
State taxes on premiums.....	42,644 56
Insurance department licenses and fees.....	13,746 19
All other licenses, fees and taxes.....	9,253 43
Other disbursements, viz: Branch department offices, salaries and expenses.....	24,795 80
Interest and dividends to stockholders.....	66,000 00
Agents' balances charged off.....	1,993 93
Loss on sale or maturity of ledger assets.....	513 75
Total disbursements.....	\$1,591,261 68
Balance.....	\$3,029,778 24

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 608,972 00
Loans secured by pledge of bonds, stocks or other collaterals.....	155,000 00
Book value of bonds and stocks (Schedule A).....	1,672,966 88
Cash in offices.....	26,490 98
Deposits in trust companies and banks not on interest.....	9,361 39
Deposits in trust companies and banks on interest.....	213,880 29
Agent's balances, representing business written subsequent to October 1, last.....	315,558 22
Agent's balances, representing business written prior to October 1, last.....	7,456 92
Bills receivable taken for fire risks.....	20,091 56
Total ledger assets.....	\$3,029,778 24

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 8,893 79
Interest due and accrued on bonds.....	11,649 21
Interest accrued on collateral loans.....	1,698 60
Total.....	22,241 60
Market value of bonds and stocks over book value.....	28,341 12
Gross assets.....	\$3,080,360 96

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$7,456 92
Bills receivable, past due, taken for marine, inland and fire risks.....	4,742 54
Total.....	12,199 46
Total admitted assets.....	\$3,068,161 50



## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 30,041 85	
Losses in process of adjustment or in suspense .....	113,424 41	
Losses resisted .....	31,194 01	
Total claims for losses .....	\$174,660 27	
Deduct reinsurance .....	44,931 61	
Net amount of unpaid losses .....		\$ 129,728 66
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$ 494,271 14	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	1,068,924 04	
Total unearned premiums as computed above .....		1,563,195 18
State, county and municipal taxes due or accrued .....		40,000 00
Total liabilities, except capital stock .....		\$1,732,923 84
Cash capital .....	\$900,000 00	
Surplus over all liabilities .....	435,237 66	
Surplus to policy holders .....		1,335,237 66
Total .....		<u>\$3,068,161 50</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$259,793,347 00	\$3,234,496 99
Written during the year .....	219,614,996 00	2,791,033 96
Totals .....	\$479,408,343 00	\$6,025,530 95
Expired and terminated .....	180,717,160 00	2,387,051 81
In force at end of the year .....	\$298,691,183 00	\$3,638,479 14
Deduct amount reinsured .....	57,462,891 00	724,177 96
Net amount in force .....	<u>\$241,228,292 00</u>	<u>\$2,914,301 18</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$ 73,819,296 00	\$ 968,542 28
More than one and not more than three years to run .....	125,555,319 00	1,382,291 28
More than three years to run .....	41,853,677 00	543,467 62
Net amount in force Dec. 31, 1909 .....	<u>\$241,228,292 00</u>	<u>\$2,914,301 18</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 35,000 00
Losses incurred during the year, fire and tornado .....	818,519 02
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	155,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross premiums written .....	\$5,243,345 00	\$293,635 00
Less .....	2,039,814 00	41,400 00
Net risks written .....	<u>\$3,203,531 00</u>	<u>\$252,235 00</u>
Gross premiums received .....	\$133,107 42	\$1,644 51
Less .....	47,761 79	173 64
Net premiums received .....	<u>\$85,345 63</u>	<u>\$1,470 87</u>
Net losses paid .....	<u>\$44,216 10</u>	<u>\$414 62</u>
Net losses incurred .....	<u>\$46,237 60</u>	<u>\$414 62</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Georgia, state of, 4½s.....	\$ 1,000 00	\$ 1,000 00
Georgia, state of, 4½s.....	10,775 00	10,000 00
Lynchburg, Va., 4s.....	20,800 00	20,000 00
New York, N. Y., certifi., 3½s.....	50,000 00	46,750 00
New York, N. Y., 4½s.....	31,500 00	33,000 00
Portland, Ore., water, 6s.....	27,500 00	26,000 00
Portland, Ore., bridge, 5s.....	28,000 00	26,500 00
Richmond, Va., 4s.....	18,900 00	18,000 00
Allegheny Valley St. Ry. Co., 5s.....	50,000 00	50,000 00
A. T. & S. F. R. R., convert., 4s.....	75,531 25	91,125 00
Central of Georgia, Chattanooga div., 4s.....	18,300 00	18,400 00
Lake Shore & Michigan Southern R. R., 4s.....	24,750 00	23,750 00
Lake Shore & Michigan Southern R. R., 4s.....	23,687 50	23,750 00
Metropolitan St. Ry. Co., 4s.....	24,500 00	15,000 00
Norfolk & Western R. R., 4s.....	46,875 00	46,875 00
Norfolk & Western R. R., 4s.....	25,000 00	24,500 00
Norfolk & Western R. R., 4s.....	24,906 25	25,375 00
Southern Pacific R. R., 4s.....	47,500 00	47,250 00
Union Pacific R. R., convert., 4s.....	21,750 00	29,000 00
Beaver Valley Water Co., 5s.....	20,000 00	20,000 00
Hostetter-Connellsville Coke Co., 5s.....	25,000 00	25,000 00
Jamison Coal & Coke Co., 5s.....	5,000 00	5,000 00
Jamison Coal & Coke Co., 5s.....	5,000 00	5,000 00
Jamison Coal & Coke Co., 5s.....	5,000 00	5,000 00
Jamison Coal & Coke Co., 5s.....	10,000 00	10,000 00
Jamison Coal & Coke Co., 5s.....	10,000 00	10,000 00
Jamison Coal & Coke Co., 5½s.....	9,950 00	9,950 00
Jamison Coal & Coke Co., 5½s.....	4,975 00	4,975 00
Jamison Coal & Coke Co., 5½s.....	9,950 00	9,950 00
Jones & Laughlin Steel Co., 5s.....	25,015 63	25,375 00
Kensington Water Co., 5s.....	50,000 00	50,000 00
Latrobe Water Co., 5s.....	30,000 00	30,000 00
McConway & Torley Co., 6s.....	10,000 00	10,000 00
Mesta Machine Co., 5s.....	3,000 00	3,000 00
Mesta Machine Co., 5s.....	3,000 00	3,000 00
Mesta Machine Co., 5s.....	3,000 00	3,000 00
Mesta Machine Co., 5s.....	3,000 00	3,000 00
Mesta Machine Co., 5s.....	3,000 00	3,000 00
Monongahela River C. C. & C. Co., 6s.....	27,500 00	28,500 00
Penn Water Co., 5s.....	55,000 00	50,000 00
Pittsburgh Brewing Co., 6s.....	27,500 00	25,000 00
Pittsburgh-Buttalo Co., 5s.....	49,640 00	50,000 00
Pittsburgh Lamp, Brass & Gas Co., 6s.....	25,000 00	25,000 00
Pittsburgh Steel Co., 6s.....	51,000 00	53,500 00
Racine Water Co., 5s.....	20,000 00	20,000 00
St. Joseph Water Co., 5s.....	50,000 00	50,000 00
Standard Sanitary Mfg. Co., 6s.....	50,000 00	50,000 00
Union Bag & Paper Co., 5s.....	24,750 00	24,250 00
Union Gas Co., 5s.....	13,000 00	13,000 00
Union Steel Co., 5s.....	117,598 75	122,850 00
United Coal Co., 6s.....	20,000 00	20,000 00
United Water & Light Co., 6s.....	4,950 00	5,000 00
Vandalla Coal Co., 6s.....	52,500 00	50,000 00
West Braddock Bridge Co., 5s.....	23,000 00	23,000 00
Western Union Telegraph Co., 4½s.....	25,000 00	24,250 00
Baltimore & Ohio R. R. Co., pref.....	18,200 00	18,400 00
Baltimore & Ohio R. R. Co., com.....	3,000 00	3,510 00
Illinois Central R. R. Co.,.....	29,000 00	34,040 00
Pennsylvania R. R. Co.,.....	105,562 50	119,875 00
Pittsburg & Lake Erie R. R. Co.,.....	16,380 00	18,900 00
Farmers Deposit National Bank, Pittsburg, Pa.....	22,900 00	28,125 00
Second National Bank, Pittsburg, Pa.....	17,500 00	16,875 00
Western Union Telegraph Co.,.....	17,820 00	15,708 00
Totals.....	<u>\$1,672,968 88</u>	<u>\$1,701,308 00</u>

# NEWARK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 741-743 Broad street, Newark N. J.; incorporated Nov. 4, 1811; commenced business in Illinois June 21, 1877.]

JOHN J. HENRY, President.

CHARLES M. HENRY, Secretary.

H. J. ULLMANN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$250,000 00
Amount of ledger assets Dec. 31, of previous year .....	\$750,962 58

## INCOME.

	Fire.	
Gross premiums .....	\$462,696 48	
Deduct gross amount paid for—Reinsurance, fire, \$25,547.27; return premiums, fire, \$58,079.82 .....	83,627 09	
Total premiums .....		\$379,069 39
Interest on mortgage loans .....	\$12,722 70	
Interest on bonds and dividends on stocks .....	24,447 68	
Interest from other sources .....	369 86	
Rents—including company's occupancy of its own buildings .....	9,051 65	
Total interest and rents .....		46,591 89
Total income .....		\$425,661 28
Total .....		\$1,185,623 86

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$152,194 19	
Deduct amount received for—Salvage, fire, \$864.04; reinsurance, fire, \$4,793.72 .....	5,657 76	
Net amount paid for losses .....		\$146,536 43
Expenses of adjustment, settlement of losses .....		3,385 56
Commissions or brokerage .....		81,190 33
Salaries and expenses of special and general agents .....		20,679 43
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		24,667 11
Rents—including company's occupancy of its own buildings .....		8,136 00
Advertising, printing and stationery .....		4,793 65
Postage, telegrams, telephone and express .....		3,443 58
Legal expenses .....		237 40
Furniture and fixtures .....		578 27
Maps, including corrections .....		1,483 30
Underwriters' boards and tariff associations .....		2,506 36
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		4,866 49
Inspections and surveys .....		1,506 22
Repairs and expenses on real estate .....		428 07
Taxes on real estate .....		3,693 51
State taxes on premiums .....		4,842 32
Insurance department licenses and fees .....		1,380 60
All other licenses, fees and taxes .....		1,262 85
Other disbursements, viz.: Fuel, gas and water, \$653.72; incidental, \$780.86 .....		1,434 50
Interest and dividends to stockholders .....		27,176 95
Decrease in book value of ledger assets .....		640 00
Total disbursements .....		\$344,249 01
Balance .....		\$841,374 85

## LEDGER ASSETS.

Book value of real estate .....	\$ 32,000 00
Mortgage loans on real estate .....	286,250 00
Book value of bonds and stocks (Schedule A) .....	446,620 00
Cash in office .....	467 53
Deposits in trust companies and banks on interest .....	24,500 96
Agents' balances, representing business written subsequent to October 1, last .....	51,143 64
Agents' balances, representing business written prior to October 1, last .....	392 72
<b>Total ledger assets .....</b>	<b>\$841,374 85</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$4,487 83
Interest accrued on bonds .....	4,896 04
Rents due on company's property .....	50 00
<b>Total .....</b>	<b>9,423 87</b>
Market value of real estate over book value .....	118,000 00
Market value of bonds and stocks over book value .....	106,907 50
<b>Gross assets .....</b>	<b>\$1,075,406 22</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last .....	392 72
<b>Total admitted assets .....</b>	<b>\$1,075,013 50</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 1,820 49
Losses in process of adjustment, or in suspense .....	21,721 01
Losses resisted .....	10,802 42
<b>Total claims for losses .....</b>	<b>\$34,343 92</b>
Deduct reinsurance .....	4,551 77
<b>Net amount of unpaid losses .....</b>	<b>\$ 29,792 15</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$128,203 19
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	194,038 66
<b>Total unearned premiums as computed above .....</b>	<b>322,246 85</b>
Cash dividends remaining unpaid, to policy holders .....	8,029 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	1,100 00
State, county and municipal taxes due or accrued .....	6,000 00
<b>Total liabilities, except capital stock .....</b>	<b>\$367,168 50</b>
Cash capital .....	\$250,000 00
Surplus over all liabilities .....	457,845 00
<b>Surplus to policy holders .....</b>	<b>707,845 00</b>
<b>Total .....</b>	<b>\$1,075,013 50</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906 .....	\$62,428,565 01	\$616,796 75
Written during the year .....	46,245,907 49	462,696 48
<b>Totals .....</b>	<b>\$108,674,472 50</b>	<b>\$1,079,493 23</b>
Expired and terminated .....	40,705,925 50	411,105 34
<b>In force at end of the year .....</b>	<b>\$67,968,547 00</b>	<b>\$668,387 89</b>
Deduct amount reinsured .....	5,488,237 00	42,799 24
<b>Net amount in force .....</b>	<b>\$62,480,310 00</b>	<b>\$625,588 65</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$22,329,957 00	\$256,416 38
More than one and not more than three years to run .....	33,753,583 00	279,438 55
More than three years to run .....	6,396,770 00	89,733 72
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$62,480,310 00</b>	<b>\$625,588 65</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire .....	159,103 94
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$4,503,575 76
Less .....	1,203,938 66
Net risks written .....	\$3,299,637 10
Gross premiums received .....	\$58,492 87
Less .....	12,253 35
Net premiums received .....	\$46,239 52
Net losses paid .....	\$16,064 17
Net losses incurred .....	\$16,082 98

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value
City of Elizabeth, adjust., N. J., 4s .....	\$15,000 00	\$15,000 00
County of Hudson, N. J., park, 4s .....	10,000 00	10,000 00
City of Newark, N. J., water, 4s .....	4,000 00	4,080 00
City of Newark, N. J., school, 4s .....	10,000 00	10,400 00
Easton & Amboy R. R. Co., N. J., 5s .....	10,000 00	10,900 00
Elizabethtown Gas Light Co., N. J., 4½s .....	14,000 00	14,000 00
Essex county, N. J., park, 4s .....	35,000 00	35,700 00
Essex county, N. J., hospital, 4s .....	10,000 00	10,200 00
Hackensack Water Co., N. J., 4s .....	8,600 00	8,900 00
Hoboken Land & Improvement Co., N. J., 5s .....	27,000 00	27,000 00
Hudson County Gas Co., N. J., 5s .....	30,000 00	31,200 00
Newark Consolidated Gas Co., N. J., 5s .....	30,000 00	32,100 00
Newark Gas Co., N. J., 6s .....	17,500 00	22,925 00
Newark Passenger Street Ry. Co., N. J., 5s .....	35,000 00	38,150 00
Newark City, N. J., temporary loan, 4s .....	10,000 00	10,000 00
Newark City, N. J., temporary loan, 4s .....	15,000 00	15,000 00
Newark City, N. J., temporary loan, 4s .....	30,000 00	30,000 00
Newark City, N. J., temporary loan, 4s .....	10,000 00	10,000 00
Trenton Passenger Ry. Co., N. J., 6s .....	10,000 00	11,000 00
West Shore R. R. Co., coup., N. J., 4s .....	28,000 00	28,580 00
West Shore R. R. Co., reg., N. J., 4s .....	22,000 00	22,440 00
Morris & Essex R. R. Co., N. J., .....	20,000 00	37,000 00
National Newark Banking Co., Newark, N. J. ....	20,650 00	75,372 50
National State Bank, Newark, N. J. ....	15,900 00	31,800 00
Newark Consolidated Gas Co., N. J. ....	8,970 00	11,500 00
Totals .....	\$446,620 00	\$553,227 50

## NEW BRUNSWICK FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 40 Patterson street, New Brunswick, N. J.; incorporated Dec. 27, 1826; commenced business in Illinois Aug. 23, 1905.]

GEORGE A. VIEHMANN, President.

CHAS. D. ROSS, Secretary.

C. A. OLSEN, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year .....	\$592,393 64

## INCOME.

	Fire.	
Gross premiums .....	\$719,566 60	
Deduct gross amount paid for—Reinsurance, fire, \$61,034.96; return premiums, fire, \$174,010.54 .....	235,045 50	
Total premiums .....		\$484,521 10
Interest on mortgage loans .....	\$ 5,117 06	
Interest on bonds and dividends on stocks .....	9,033 55	
Interest from other sources .....	1,035 33	
Rents—including company's occupancy of its own buildings .....	13,528 39	
Total interest and rents .....		28,714 33
Profit on sale or maturity of ledger assets .....		492 50
Increase in book value of ledger assets .....		21,464 02
Total income .....		\$535,191 95
Total .....		<u>\$1,127,585 59</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$258,714 40	
Deduct amount received for—Salvage, fire, \$1,476.79; reinsurance, fire, \$26,869.17 .....	28,345 96	
Net amount paid for losses .....		\$228,368 44
Expenses of adjustment, settlement of losses .....	5,827 06	
Commissions or brokerage .....	110,928 00	
Salaries and expenses of special and general agents .....	43,719 29	
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	24,122 79	
Rents—including company's occupancy of its own buildings .....	2,500 00	
Advertising, printing and stationery .....	6,856 33	
Postage, telegrams, telephone and express .....	4,584 17	
Legal expenses .....	63 25	
Furniture and fixtures .....	739 39	
Maps, including corrections .....	2,327 04	
Underwriters' boards and tariff associations .....	2,770 82	
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	4,060 16	
Inspections and surveys .....	1,419 32	
Repairs and expenses on real estate .....	4,799 17	
Taxes on real estate .....	1,540 00	
State taxes on premiums .....	6,844 08	
Insurance department licenses and fees .....	5,783 29	
All other licenses, fees and taxes .....	1,267 40	
Other disbursements, viz: Travelling expenses, \$1,209.90; miscellaneous expenses, \$1,258.00 .....	2,467 90	
Interest and dividends to stockholders .....	19,985 00	
Agents' balances charged off .....	394 91	
Total disbursements .....		<u>\$481,367 81</u>
Balance .....		<u>\$646,217 78</u>

## LEDGER ASSETS.

Book value of real estate .....	\$132,362 00
Mortgage loans on real estate .....	104,314 56
Book value of bonds and stocks (Schedule A) .....	285,635 86
Cash in office .....	1,408 49
Deposits in trust companies and banks on interest .....	42,452 40
Agent's balances, representing business written subsequent to October 1, last .....	79,775 77
Agent's balances, representing business written prior to October 1, last .....	268 70
Other ledger assets, viz: Deposit with Philadelphia Underwriters Association .....	100 00
Total ledger assets .....	<u>\$646,217 78</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,103 58
Interest accrued on bonds .....	1,361 33
Total .....	2,464 91
Market value of bonds and stocks over book value .....	5,705 39
Gross assets .....	<u>\$654,388 08</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.	\$268 70	
Book values of ledger assets over market value, viz: One mortgage considered of no value	562 00	
Total		\$830 70
Total admitted assets		<u>\$653,557 38</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense	\$22,559 00	
Deduct reinsurance	1,398 50	
Net amount of unpaid losses		\$ 21,160 50
Unearned premiums at 50 per cent on fire risks running one year or less	\$171,206 15	
Unearned premiums <i>pro rata</i> on fire risks running more than one year	179,356 66	
Total unearned premiums as computed above		350,562 81
Cash dividends remaining unpaid, to stockholders		53 60
Total liabilities, except capital stock		\$371,776 91
Cash capital	\$200,000 00	
Surplus over all liabilities	81,780 47	
Surplus to policy holders		281,780 47
Total		<u>\$653,557 38</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906	\$44,326,334 00	\$582,111 34
Written during the year	53,003,723 00	719,566 60
Totals	\$97,330,057 00	\$1,301,677 94
Expired and terminated	43,055,498 00	597,206 25
In force at end of the year	\$54,274,559 00	\$704,471 69
Deduct amount reinsured	4,682,909 00	67,909 10
Net amount in force	<u>\$49,591,650 00</u>	<u>\$636,562 59</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$25,275,314 00	\$342,412 30
More than one and not more than three years to run	21,089,578 00	249,403 87
More than three years to run	3,226,758 00	44,746 42
Net amount in force Dec. 31, 1909	<u>\$49,591,650 00</u>	<u>\$636,562 59</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$ 22,500 00
Losses incurred during the year, fire	215,045 91
Amount loaned to officers and directors	Nothing
Amount loaned to stockholders not officers	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written	\$2,838,383 00
Less	907,755 00
Net risks written	<u>\$1,930,628 00</u>
Gross premiums received	\$32,477 17
Less	7,496 64
Net premiums received	<u>\$24,980 53</u>
Net losses paid	<u>\$10,958 70</u>
Net losses incurred	<u>\$10,130 70</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
Colorado & Southern, 4½s.....		\$29,500 00	\$29,325 00
Essex County, N. J., park, 4s.....		27,509 03	25,000 00
State of Georgia, 4½s.....		10,375 00	10,350 00
Jersey City, N. J., water, 4s.....		1,021 92	1,000 00
New Brunswick, N. J., city, 4s.....		4,000 00	4,000 00
New Brunswick, N. J., school, 4s.....		3,500 00	3,500 00
New York City, 3½s.....		60,824 66	53,775 00
Richmond, Va., 4s.....		10,000 00	10,050 00
Securities Co., consol. 4s.....		4,060 00	4,060 00
Wabash Pittsburg Terminal, 2d income, 4s.....		6,693 75	1,837 50
Associated Underwriters, Inc.....		2,500 00	5,000 00
Atchison, Topeka & Santa Fé, pref.....		10,225 00	10,325 00
General Adjustment Bureau.....		450 00	450 00
Middlesex Title Guarantee & Trust Co.....		50,000 00	56,000 00
National Bank of N. J.....		14,283 00	16,000 00
National Surety Co.....		6,612 50	16,500 00
Pennsylvania R. R.....		16,562 50	17,218 75
Southern Adjustment Bureau.....		50 00	50 00
Title Guarantee & Trust Co.....		6,225 00	5,700 00
Trust Co. of America.....		9,958 10	7,100 00
Washington Water Power Co.....		11,185 00	14,000 00
Totals.....		<u>\$285,535 86</u>	<u>\$291,241 25</u>

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 876 Elm street, Manchester, N. H.; incorporated 1869; commenced business in Illinois April, 1874.]

FRANK W. SARGEANT, President.

LEWIS W. CROCKETT, Secretary.

E. D. KINNEY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,100,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$4,166,807 65</u>

## INCOME.

	Fire.	
Gross premiums.....	\$2,583,091 59	
Deduct gross amount paid for—Reinsurance, fire, \$157,267.91; return premiums, fire, \$273,866.99.....	431,166 90	
Total premiums.....		\$2,151,924 69
Interest on mortgage loans.....	\$ 10,751 61	
Interest on collateral loans.....	1,531 25	
Interest on bonds and dividends on stocks.....	183,513 15	
Rents.....	14,440 24	
Total interest and rents.....		210,236 25
Agents' balances previously charged off.....		37 63
Profit on sale or maturity of ledger assets.....		798 80
Total income.....		<u>\$2,362,997 37</u>
Total.....		<u>\$6,529,805 02</u>



## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,364,521 01	
Deduct amount received for—Salvage, fire, \$11,952.32; reinsurance, fire, \$215,680.08.....	227,612 40	
Net amount paid for losses.....		\$1,136,908 61
Expenses of adjustment, settlement of losses.....		10,921 91
Commissions or brokerage.....		475,204 03
Allowances to local agencies for miscellaneous agency expenses.....		29,996 18
Salaries and expenses of special and general agents.....		87,004 60
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		61,576 86
Advertising, printing and stationery.....		19,231 05
Postage, telegrams, telephone and express.....		5,827 72
Legal expenses.....		1,356 57
Maps, including corrections.....		6,184 92
Underwriters' boards and tariff associations.....		24,175 97
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments		2,273 40
Inspections and surveys.....		9,301 29
Repairs and expenses on real estate.....		7,219 56
Taxes on real estate.....		2,619 22
State taxes on premiums.....		50,295 57
Insurance department licenses and fees.....		6,712 56
All other licenses, fees and taxes.....		16,658 11
Other disbursements, viz.: Miscellaneous expenses.....		9,705 68
Interest and dividends to stockholders.....		109,980 00
Agents' balances charged off.....		995 91
Decrease in book value of ledger assets.....		40,131 07
Total disbursements.....		\$2,114,280 69
Balance.....		\$4,415,524 33

## LEDGER ASSETS.

Book value of real estate.....	\$ 95,350 00
Mortgage loans on real estate.....	171,850 00
Book value of bonds and stocks (Schedule A).....	3,657,966 07
Cash in office.....	266 23
Deposits in trust companies and banks not on interest.....	187,820 93
Agents' balances, representing business written subsequent of October 1, last.....	302,271 10
Total ledger assets.....	\$4,415,524 33

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 2,203 78
Interest due and accrued on bonds.....	38,117 96
Total.....	40,321 74
Market value of real estate over book value.....	10,600 00
Market value of bonds and stocks over book value.....	716,737 81
Other non-ledger assets, viz.: Reinsurance due losses paid.....	12,834 08
Total admitted assets.....	\$5,196,017 46

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 73,930 76
Losses in process of adjustment or in suspense.....	184,764 60
Losses resisted.....	10,409 00
Total claims for losses.....	\$269,104 36
Deduct reinsurance.....	43,926 55
Net amount of unpaid losses.....	\$ 225,177 81
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 687,192 66
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,202,241 40
Total unearned premiums as computed above.....	1,889,434 06
Cash dividends remaining unpaid, to stockholders.....	20 00
State, county and municipal taxes due or accrued.....	65,000 00
Return premiums, \$38,800.73; reinsurance premiums, \$17,520.63.....	56,321 36
All other liabilities, viz.: Reserve for contingent liabilities.....	250,000 00
Sinking fund for office building.....	100,000 00
Total liabilities, except capital stock.....	\$2,585,953 23
Cash capital.....	\$1,100,000 00
Surplus over all liabilities.....	1,510,064 23
Surplus to policy holders.....	2,610,064 23
Total.....	\$5,196,017 46

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$323,432,534 00	\$3,738,555 32
Written or renewed in 1909.....	212,724,758 00	2,583,091 50
Totals.....	\$536,157,292 00	\$6,321,646 91
Deduct expirations and cancellations.....	195,270,729 00	2,423,868 17
In force Dec. 31, 1909.....	\$340,886,563 00	\$3,897,778 74
Deduct amount reinsured.....	22,625,199 00	243,083 22
Net amount in force.....	\$318,261,364 00	\$3,654,695 52

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$105,375,864 00	\$1,374,385 32
More than one and not more than three years to run.....	134,875,193 00	1,377,564 56
More than three years to run.....	78,010,307 00	902,745 64
Net amount in force Dec. 31, 1909.....	\$318,261,364 00	\$3,654,695 52

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 120,000 00
Losses incurred during the year, fire.....	1,155,782 07
Amount loaned to officers and directors.....	2,400 00
Amount loaned to stockholders not officers.....	4,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$11,867,641 00	\$144,710 00
Less.....	2,865,582 00	9,025 00
Net risks written.....	\$9,002,059 00	\$135,685 00
Gross premiums received.....	\$146,218 76	\$694 50
Less.....	36,474 21	55 25
Net premiums received.....	\$109,744 55	\$639 25
Net losses paid.....	\$58,629 95	
Net losses incurred.....	\$55,811 80	

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Imperial Japanese Government, 1st series, 4½s.....	\$ 11,105 25	\$ 11,125 00
United States Government, reg., 4s.....	75,000 00	84,750 00
Boston, Mass., reg., 4s.....	25,000 00	25,250 00
Columbus, O., school dist., 5s.....	10,000 00	10,100 00
Concord, N. H., 4s.....	5,000 00	4,800 00
Concord, N. H., 3½s.....	2,000 00	1,800 00
Concord, N. H., 3½s.....	8,000 00	7,200 00
Dallas, Tex., 4s.....	19,200 00	17,600 00
Duluth, Minn., 4s.....	9,675 00	9,000 00
East Portland, Ore., 6s.....	25,000 00	27,250 00
Georgia, state of, reg., 4½s.....	10,000 00	10,100 00
Hillsborough County, N. H., 4s.....	15,000 00	15,000 00
Lowell, Mass., reg., 4½s.....	7,500 00	22,500 00
	7,500 00	
	7,500 00	
Manchester, N. H., water loan, 4s.....	15,000 00	15,000 00
Manchester, N. H., water loan, series B., 4½s.....	30,000 00	30,300 00
Memphis, Tenn., board of education, 4s.....	29,775 00	29,100 00
Newberry School District, South Carolina, 4½s.....	10,000 00	9,800 00
New York City, corp. stock, reg., 4s.....	9,997 00	10,000 00
New York City, corp. stock, coup., 4½s.....	30,000 00	31,500 00

## SCHEDULE A—Continued.

## Bonds and Stocks.

Description.	Book value.	Market value.
Rockingham County, N. H., 4s.....	\$ 5,000 00	\$ 4,900 00
Saginaw, Mich., 4s.....	10,000 00	9,500 00
Santa Barbara, Cal., 4½s.....	20,000 00	20,000 00
Seattle, Wash., refund, 5s.....	10,000 00	9,900 00
Seattle, Wash., sewer, 4½s.....	10,000 00	10,000 00
Springfield, Mass., reg., 4s.....	25,000 00	25,000 00
Atchafson, Topeka & Santa Fé Ry. Co., gen. mort., 4s.....	46,100 00	48,000 00
Bangor & Aroostook R. R., consol. refund. mort., 4s.....	9,575 00	8,300 00
Bangor & Aroostook R. R., Medford Ext., 1st mort., 5s.....	25,000 00	25,000 00
Boston, Concord & Montreal R. R., imp. mort., 6s.....	50,000 00	50,000 00
Boston & Maine R. R., 4s.....	24,400 00	23,500 00
Brooklyn Rapid Transit Co., 1st refund., mort., 4s.....	24,156 25	20,000 00
Buffalo, Rochester & Pittsburg Ry. Co., consol. mort., 4½s.....	10,000 00	10,300 00
Central R. R. Co. of New Jersey, gen. mort., 5s.....	25,000 00	29,750 00
Chicago, Burlington & Quincy R. R., Den. ex., 4s.....	21,758 00	21,850 00
Chicago, Burlington & Quincy R. R., Ill. div., refund. mort., reg., 3½s.....	20,000 00	34,000 00
Chicago, Milwaukee & St. Paul Ry. Co., gen. mort., 3½s.....	25,000 00	21,000 00
Chicago, Milwaukee & St. Paul Ry. Co., deb., 4s.....	23,625 00	22,500 00
Chicago Junction R. R., 1st mort., 4s.....	40,000 00	34,800 00
Cincinnati, Richmond & Muncie R. R., 1st mort., 5s.....	25,000 00	16,250 00
Cincinnati, Sandusky & Cleveland R. R. Co., consol. 1st mort., 5s.....	10,000 00	10,200 00
Columbia & Greenville R. R., 1st mort., 6s.....	20,000 00	20,400 00
Concord & Claremont R. R., 1st mort., 4½s.....	30,000 00	30,000 00
Concord & Montreal R. R., 1st mort., 4s.....	100,000 00	88,000 00
Concord & Montreal R. R., deb., 3½s.....	25,000 00	20,500 00
Concord & Montreal R. R., deb., 4s.....	40,000 00	35,200 00
Connecticut & Passumpsic Rivers R. R., 1st mort., 4s.....	27,895 00	26,880 00
Delaware & Hudson Co., convert. deb., 4s.....	12,000 00	11,880 00
Delaware & Hudson Co., 1st lien equip., 4½s.....	29,500 00	30,000 00
Fitchburg R. R., 4s.....	40,000 00	36,800 00
Grand Rapids, Belding & Saginaw R. R., 1st mort., 5s.....	8,000 00	7,200 00
Hannibal & St. Joseph R. R., consol. mort., 6s.....	10,000 00	9,700 00
Intertorough Rapid Transit Co., gold, mort., 5s.....	25,000 00	25,000 00
Lake Shore & Michigan Southern Ry. Co., deb., 4s.....	25,917 50	23,920 00
Lake Shore & Michigan Southern Ry. Co., deb., 4s.....	23,250 00	23,000 00
Lehigh Valley Terminal Ry. Co., 1st mort., 5s.....	35,000 00	39,200 00
Maine Central R. R. Co., notes, 4s.....	24,843 75	24,000 00
Manchester & Lawrence R. R., series A, 4s.....	25,000 00	25,000 00
Michigan Central R. R., notes, 5s.....	9,937 50	10,000 00
Michigan Central R. R., deb., 4s.....	18,575 00	17,600 00
Minn., St. Paul & Sault Ste. Marie Ry. Co., 1st consol. mort., 4s.....	20,000 00	19,000 00
Minn., St. Paul & Sault Ste. Marie Ry. Co., equip. notes, 5s.....	9,975 00	10,000 00
Missouri Pacific Ry. Co., consol. 1st mort., 6s.....	10,000 00	10,800 00
Montana Central Ry. Co., 1st mort., 5s.....	24,250 00	27,000 00
New York Central & Hudson River R. R., deb., 4s.....	9,983 10	8,900 00
New York Central Lines, equip. trust of 1907, 5s.....	28,800 00	29,700 00
New York, New Haven & Hartford R. R. Co., convert. deb., 6s.....	18,200 00	23,296 00
New York, New Haven & Hartford R. R. Co., convert., deb., 3½s.....	16,500 00	16,005 00
New York, New Haven & Hartford R. R. Co., Harlem River & Port Chester, 1st mort., 4s.....	15,000 00	14,850 00
Northern Pacific Great Northern Ry. Co., reg., 4s.....	85,000 00	156,400 00
Northern Pacific Ry. Co., St. Paul & Duluth div., mort., 4s.....	24,968 75	23,500 00
Omaha St. Ry. Co., 1st mort., 5s.....	25,000 00	23,750 00
Oregon Short Line R. R., refund. mort., 4s.....	9,612 50	9,000 00
Oregon Short Line R. R. Co., 1st mort., 6s.....	20,000 00	22,800 00
Oregon Short Line R. R. Co., consol. 1st mort., 6s.....	25,000 00	27,500 00
Pennsylvania Co. coll. trust, 4s.....	20,000 00	19,200 00
Peterborough & Hillsborough R. R., 1st mort., 4½s.....	20,000 00	19,800 00
Richmond-Washington Co., coll. mort., 4s.....	9,800 00	9,800 00
St. Louis, Iron Mountain & Southern Ry. Co., River & Gulf div., 1st mort., 4s.....	18,300 00	16,800 00
Sullivan County R. R., 1st mort., 4s.....	25,000 00	24,500 00
Toledo, St. Louis & Western R. R., prior lien, 3½s.....	22,437 50	21,250 00
Union Pacific R. R., 1st mort., 4s.....	9,900 00	9,800 00
Utah & Northern Ry. Co., 1st mort., 4s.....	11,700 00	11,400 00
Watertown & Rome R. R., 1st mort., 6s.....	10,000 00	10,000 00
West End St. Ry. Co., 4½s.....	25,000 00	25,000 00
Adams Express Co., coll. trust, 4s.....	19,881 00	22,000 00
Adams Express Co., coll. trust, 4s.....	4,000 00	17,600 00
American Locomotive Co., series E, notes, 5s.....	44,375 00	45,000 00
American Telephone & Telegraph Co., coll. trust, 4s.....	54,600 00	48,400 00
American Telephone & Telegraph Co., notes, 5s.....	24,187 50	25,000 00
Berlin Mills Co., 1st mort., 5s.....	24,125 00	23,250 00
Central Loan & Land Co., 6s.....	24,125 00	23,000 00
Great Northern Paper Co., 1st mort., 5s.....	600 00	200 00
	40,750 00	49,000 00

## SCHEDULE A.—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Manchester Traction, Light & Power Co., consol. 1st mort., 5s.....	\$ 99,475 00	\$ 98,000 00
Massachusetts Gas Co., sink. fund, 4½s.....	48,934 37	47,000 00
Metropolitan Steamship Co., 5s.....	20,000 00	12,000 00
Minneapolis Gas Light Co., 1st gen. mort., 5s.....	50,000 00	47,500 00
People's Gas Light & Coke Co., Chicago, ref. mort., 5s.....	10,000 00	9,900 00
Swift & Co., Chicago, 1st mort., 5s.....	25,000 00	24,250 00
United States Steel Co., 2d mort., 5s.....	19,025 00	20,000 00
Western Telephone & Telegraph Co., coll. trust, 5s.....	16,000 00	14,880 00
Western Union Telegraph Co., coll. trust, 5s.....	25,000 00	24,000 00
Western Union Telegraph Co., convert., 4s.....	875 00	900 00
Westinghouse Electric & Manufacturing Co., coll. trust notes, 5s.....	14,625 00	14,550 00
Atchison, Topeka & Santa Fé Ry. Co., com.....	10,000 00	11,500 00
Baltimore & Ohio R. R., com.....	10,000 00	11,200 00
Baltimore & Ohio R. R., pref.....	8,650 00	8,600 00
Boston & Albany R. R.....	20,000 00	43,400 00
Boston & Maine R. R., com.....	20,000 00	28,000 00
Boston & Maine R. R., pref.....	10,000 00	14,600 00
Chicago Great Western R. R. Co., pref.....	23,125 00	12,375 00
Chicago Junction Rys. & Union Stock Yards Co., pref.....	20,000 00	22,400 00
Chicago, Milwaukee & St. Paul Ry., com.....	27,175 00	45,000 00
Chicago, Milwaukee & St. Paul Ry., pref.....	40,000 00	66,400 00
Chicago & Northwestern Ry., com.....	110,000 00	191,400 00
Chicago, Rock Island & Pacific Ry. Co., old stock.....	3,300 00	3,630 00
Concord & Montreal R. R., class 1.....	15,000 00	23,700 00
Concord & Montreal R. R., class 2.....	2,500 00	3,950 00
Concord & Montreal R. R., class 4.....	50,000 00	80,000 00
Delaware & Hudson Co.....	40,000 00	71,600 00
Fitchburg R. R., pref.....	9,200 00	12,200 00
Great Northern Ry. pref.....	20,000 00	27,600 00
Illinois Central R. R.....	103,406 10	145,935 00
Maine Central R. R.....	10,000 00	18,900 00
New York Central & Hudson River R. R.....	100,000 00	117,000 00
New York, New Haven & Hartford R. R.....	20,000 00	30,200 00
New York, New Haven Hartford R. R., new stock 25 per cent paid.....	3,075 00	4,366 50
Northern R. R., N. H.....	13,000 00	18,460 00
Northern Pacific Ry. Co.....	20,000 00	27,800 00
Norwich & Worcester R. R., pref.....	5,000 00	10,000 00
Pemigewasset Valley R. R.....	26,000 00	33,800 00
Pennsylvania R. R.....	125,000 00	162,500 00
Pittsburg, Fort Wayne & Chicago Ry. Co.....	20,000 00	33,600 00
Suncook Valley R. R.....	4,000 00	3,200 00
Union Pacific R. R., com.....	20,000 00	39,200 00
Union Pacific R. R., pref.....	21,968 75	24,500 00
Exeter Banking Co., Exeter, N. H.....	1,000 00	1,000 00
First National Bank, Concord, N. H.....	8,000 00	24,000 00
First National Bank, Peterborough, N. H.....	5,000 00	5,750 00
Laconia National Bank, Laconia, N. H.....	2,400 00	2,400 00
Lancaster National Bank, Lancaster, N. H.....	5,000 00	5,000 00
Merchants National Bank, Manchester, N. H.....	13,000 00	15,600 00
Pemigewasset National Bank, Plymouth, N. H.....	6,000 00	12,000 00
Adams Express Co.....	1,000 00	23,500 00
American Express Co.....	20,000 00	49,000 00
American Sugar Refining Co., pref.....	30,000 00	35,400 00
American Telephone & Telegraph Co.....	68,000 00	91,800 00
Amoskeag Manufacturing Co., Manchester, N. H.....	42,500 00	125,375 00
General Adjustment Bureau, N. Y.....	300 00	300 00
Manchester, N. H., Gas Light Co.....	2,100 00	12,600 00
Massachusetts Gas Companies, pref.....	23,300 00	25,500 00
Nashua Card, Gummed & Coated Paper Co., pref., Nashua, N. H.....	10,000 00	9,500 00
Pullman Co.....	39,200 00	92,500 00
Southern Adjustment Bureau of Atlanta, Ga.....	100 00	100 00
Underwriters' Salvage Co., of Chicago.....	1,000 00	1,000 00
Underwriters' Salvage Co., of New York.....	40 00	400 00
Western Adjustment & Inspection Co., Chicago.....	100 00	100 00
Western Union Telegraph Co.....	8,367 25	7,175 88
Totals.....	\$3,657,966 07	\$4,374,703 38

# NIAGARA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 25 Liberty street, New York City, N. Y.; incorporated July, 1850; commenced business in Illinois Jan. 24, 1857.]

HAROLD HERRICK, President.

GEO. W. DEWEY, Secretary.

WM. L. STEEL, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$750,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$4,921,557 12

## INCOME.

	Fire.	
Gross premiums.....	\$4,324,285 63	
Deduct gross amount paid for—Reinsurance, fire, \$526,813.33; return premiums, fire, \$613,142.88.....	1,139,956 21	
Total premiums.....		\$3,184,329 42
Interest on mortgage loans.....	\$ 30,568 73	
Interest on bonds and dividends on stocks.....	182,313 47	
Interest from other sources.....	14,532 24	
Rents.....	765 49	
Total interest and rents.....		228,179 93
From other sources, viz: Outstanding branch office checks, \$55.77; sale of Southern Pacific Co. preferred rights, \$637.00; sale of Atchison, Topeka & Santa Fé R. R., preferred rights, \$2,460.00.....		3,152 77
Increase in book value of ledger assets.....		66,238 74
Total income.....		\$3,481,900 86
Total.....		\$8,403,457 98

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,600,866 32	
Deduct amount received for—Salvage, fire, \$8,859.44; reinsurance, fire, \$136,392.58.....	145,252 02	
Net amount paid for losses.....		\$1,455,614 30
Expenses of adjustment, settlement of losses.....		35,406 81
Commissions or brokerage.....		625,418 13
Salaries and expenses of special and general agents.....		111,930 82
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		186,845 61
Rents—including company's occupancy of its own buildings.....		35,519 66
Advertising, printing, and stationery.....		31,718 95
Postage, telegrams, telephone and express.....		24,686 65
Legal expenses.....		4,239 84
Furniture and fixtures.....		1,689 00
Maps, including corrections.....		8,579 39
Underwriters' boards and tariff associations.....		32,697 89
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		9,041 43
Inspections and surveys.....		14,767 58
State taxes on premiums.....		65,320 20
Insurance department licenses and fees.....		13,215 22
All other licenses, fees and taxes.....		8,825 69
Other disbursements, viz: Incidentals, \$9,805.70; office expenses, \$6,620.81.....		16,426 51
Interest and dividends to stockholders.....		150,000 00
Agents' balances charged off.....		19 50
Loss on sale or maturity of ledger assets.....		1,175 00
Decrease in book value of ledger assets.....		3,097 00
Total disbursements.....		\$2,836,235 78
Balance.....		\$5,567,222 20

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$ 672,000 00
Book value of bonds and stocks (Schedule A) .....	3,582,745 47
Cash in office .....	1,076 99
Deposits in trust companies and banks not on interest .....	230,804 52
Deposits in trust companies and banks on interest .....	600,000 00
Agent's balances, representing business written subsequent to October 1, last .....	474,573 16
Agent's balances, representing business written prior to October 1, last .....	6,022 06
<b>Total ledger assets .....</b>	<b>\$5,567,222 20</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 8,403 54
Interest accrued on bonds .....	10,140 41
Interest accrued on other assets .....	23,922 72
<b>Total .....</b>	<b>42,466 67</b>
Market value of bonds and stocks over book value .....	518,992 03
<b>Gross assets .....</b>	<b>\$6,128,680 90</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 6,022 06
Special deposits to secure liabilities in New Mexico and Virginia .....	46,560 00
<b>Total .....</b>	<b>52,582 06</b>
<b>Total admitted assets .....</b>	<b>\$6,076,098 84</b>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$267,451 61
Losses resisted .....	32,260 45
<b>Total claims for losses .....</b>	<b>\$299,712 06</b>
Deduct reinsurance .....	37,781 61
<b>Net amount of unpaid losses .....</b>	<b>\$ 261,930 45</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$1,074,027 06
Unearned premiums <i>pro ra</i> a on fire risks running more than one year .....	1,712,392 43
<b>Total unearned premiums as computed above .....</b>	<b>2,786,419 49</b>
State, county and municipal taxes due or accrued .....	30,000 00
<b>Total .....</b>	<b>\$3,078,349 94</b>
Less liabilities secured by special deposits in New Mexico and Virginia: Losses, \$6,796.00; unearned premiums, \$24,751.17 .....	30,547 17
<b>Total liabilities, except capital stock .....</b>	<b>\$3,047,802 77</b>
Cash capital .....	\$ 750,000 00
Surplus over all liabilities .....	2,278,296 07
<b>Surplus to policy holders .....</b>	<b>3,020,296 07</b>
<b>Total .....</b>	<b>\$6,076,098 84</b>
*Special reserve fund held under New York law .....	\$375,000 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$540,368,706 00	\$5,652,120 81
Written during the year .....	389,161 071 00	4,324,285 63
<b>Totals .....</b>	<b>\$929,529,777 00</b>	<b>\$9,976,406 44</b>
Expired and terminated .....	351,907,065 00	4,040,131 12
<b>In force at end of the year .....</b>	<b>\$577,622,712 00</b>	<b>\$5,936,275 32</b>
Deduct amount reinsured .....	66,731,496 00	548,068 13
<b>Net amount in force .....</b>	<b>\$510,891,216 00</b>	<b>\$5,388,207 19</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$174,661,543 00	\$2,148,054 12
More than one and not more than three years to run.....	253,425,794 00	2,294,845 00
More than three years to run.....	82,808,879 00	945,308 07
Net amount in force Dec. 31, 1909.....	<u>\$510,891,216 00</u>	<u>\$5,388,207 19</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000 00
Losses incurred during the year, fire.....	1,550,565 71
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$16,611,631 00	\$935,102 00
Less.....	3,680,064 00	131,480 00
Net risks written.....	<u>\$12,931,567 00</u>	<u>\$803,622 00</u>
Gross premiums received.....	\$206,826 19	\$4,908 20
Less.....	26,830 50	946 23
Net premiums received.....	<u>\$169,995 69</u>	<u>\$3,961 97</u>
Net losses paid.....	<u>\$72,514 56</u>	<u>\$1,443 82</u>
Net losses incurred.....	<u>\$71,969 96</u>	<u>\$1,443 82</u>

\*[NOTE.—This sum is set apart to provide capital for continuing the business of the company in case of disastrous conflagration, and it is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, sections 130, 131, 132.]

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value
Albuquerque, New Mexico, city of, sanitary sewer, 4½s.....	\$ 10,680 00	\$ 10,600 00
Georgia, state of, reg., 4½s.....	11,392 50	10,500 00
Manchester, Va., reg., refund., 4s.....	25,031 25	24,000 00
New York City, N. Y., school house, reg., 3s.....	200,000 00	198,000 00
New York City, N. Y., corporate stock, reg., 4s.....	84,480 00	82,000 00
New York City, N. Y., water stock, reg., 3s.....	50,000 00	49,000 00
New York City, N. Y., cons. stock for the imp. of public parks, parkways and drives, reg., 3½s.....	38,572 00	38,400 00
New York City, N. Y., cons. street and park opening fund stock, reg., 3½s.....	13,500 00	13,440 00
Norfolk, Va., reg., ward imp., 4s.....	12,030 00	11,820 00
Norfolk, Va., 5s.....	541 25	540 00
Portland, Ore., city of, water and loan, 5s.....	12,100 00	10,900 00
Portland, Ore., port of, gold, 5s.....	48,000 00	43,200 00
Atchison, Top. & Santa Fe Ry. Co., 10-yr. conv. gold, reg., 5s.....	24,000 00	29,620 00
Chi., Rock Island & Pacific Ry. Co., 1st refund. mort., reg., gold, 4s.....	42,588 89	45,500 00
Kansas City, Ft. Scott & Memphis Ry., reg., gold, 4s.....	60,095 13	62,250 00
So. Pac. Co., 100 sub. receipts, \$1000 each, 20-yr. conv. gold, reg., full paid, 4s.....	100,125 00	106,000 00
Hackensack (N. J.) Water Co., 1st mort., 50-yr. reg. gold, 4s.....	48,875 00	44,500 00
Lake (Ill.) Gas Co. of Cook Co., Ill., 1st mort., 6s.....	20,300 00	20,800 00
N. Y. (N. Y.) Gas, Electric Light, Heat & Power Co., purchase money reg., gold, 4s.....	48,837 50	42,000 00
U. S. Steel Corporation, reg., 50-yr., sink. fund, gold, 5s.....	102,495 88	105,000 00
Atchison, Topeka & Santa Fe R. R., pref.....	197,911 88	210,000 00
Baltimore & Ohio R. R. Co., com.....	225,283 57	236,000 00
Central R. R. of New Jersey.....	83,095 84	157,000 00
Chicago, Milwaukee & St. Paul R. R., pref.....	58,034 06	103,200 00
Chicago, Milwaukee & St. Paul R. R., com.....	57,361 72	79,000 00
Chicago & Northwestern R. R., com.....	357,885 08	462,500 00
Cleveland & Pittsburg R. R.....	18,837 50	17,600 00
Louisville & Nashville R. R. Co.....	205,345 00	221,200 00
Morris & Essex R. R.....	37,200 00	37,000 00

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
New York, Lack. & West. Ry. (guar. by D., L. & W. R. R.).....	\$ 34,882 50	\$ 38,100 00
Northern Pacific Ry. Co., com.....	280,026 80	282,000 00
Pennsylvania R. R. Co.,.....	42,911 25	42,812 50
Pittsburg, Ft. Wayne & Chicago R. R.....	18,886 25	17,600 00
Rensselaer & Saratoga R. R.....	19,700 00	19,900 00
Southern Pacific Co., com.....	144,385 89	178,100 00
Union Pacific R. R., com.....	155,203 07	206,000 00
American Exchange National Bank, N. Y.....	42,000 00	87,500 00
New York Trust Co., N. Y.....	226,000 00	268,000 00
U. S. Mortgage & Trust Co., N. Y.....	44,806 25	45,500 00
Chateaugay Ore & Iron Co., 1st pref.....	16,250 00	3,250 00
General Adjustment Bureau.....	150 00	150 00
International Harvester Co., 7s, cumulative pref.....	51,475 00	64,000 00
Louisville Property Co.....	980 00	630 00
National Biscuit Co., pref.....	11,612 50	12,400 00
Pullman Co.....	213,579 74	228,000 00
Southern Adjustment Co.....	100 00	100 00
Underwriters Salvage Co. of New York.....	1,000 00	1,250 00
Underwriters Salvage Co. of Chicago, Ill.....	500 00	375 00
U. S. Steel Corporation, pref.....	103,816 67	125,000 00
Totals.....	<u>\$3,582,745 47</u>	<u>\$4,101,737 50</u>

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF NEW YORK.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 76 William street, New York, N. Y.; incorporated 1897; commenced business in Illinois Feb. 7, 1898.]

E. G. RICHARDS, President.

J. F. HASTINGS, Secretary.

W. J. LITTLEJOHN, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,259,323 97</u>

## INCOME.

	Fire.	
Gross premiums.....	\$734,783 91	
Deduct gross amount paid for—Reinsurance, fire, \$105,673.49; return premiums, fire, \$114,292.87.....	<u>219,966 36</u>	
Total premiums.....		\$514,817 55
Interest on mortgage loans.....	\$ 76 80	
Interest on bonds and dividends on stocks.....	<u>44,967 19</u>	
Interest from other sources.....	743 11	
Total interest.....		45,787 10
From other sources, viz: Sale of rights, Atchison, Topeka & Santa Fé R. R., preferred stock, \$473.81; sale of rights, Southern Pacific Co., preferred stock, \$224.44.....		698 25
Profit on sale or maturity of ledger assets.....		<u>10,502 41</u>
Total income.....		<u>\$571,805 31</u>
Total.....		<u>\$1,831,129 28</u>



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$139,340 55
Deduct amount received for—Salvage, fire, \$2,668.53; reinsurance, fire, \$28,689.57.....	31,258 10
Net amount paid for losses.....	\$106,082 45
Expenses of adjustment, settlement of losses.....	1,782 30
Commissions or brokerage.....	134,739 46
Allowances to local agencies for miscellaneous agency expenses.....	781 57
Salaries and expenses of special and general agents.....	638 43
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	27,472 23
Rents—including company's occupancy of its own buildings.....	4,690 00
Advertising, printing and stationery.....	3,328 65
Postage, telegrams, telephone and express.....	1,981 74
Legal expenses.....	51 83
Maps, including corrections.....	773 99
Underwriters' boards and tariff associations.....	5,590 35
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	1,814 31
Inspections and surveys.....	1,164 90
State taxes on premiums.....	5,273 57
Insurance department licenses and fees.....	1,554 62
All other licenses, fees and taxes.....	673 26
Interest and dividends to stockholders.....	20,000 00
Agents' balances charged off.....	300 18
Decrease in book value of ledger assets.....	1,240 25
Total disbursements.....	\$321,914 09
Balance.....	\$1,509,215 19

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$1,439,106 11
Deposits in trust companies and banks on interest.....	20,356 06
Agent's balances, representing business written subsequent to October 1, last.....	49,004 87
Agent's balances, representing business written prior to October 1, last.....	248 15
Other ledger assets, viz: Philadelphia Underwriters Association, \$100.00; General Ad- justment Bureau, \$400.00.....	500 00
Total ledger assets.....	\$1,509,215 19

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	10,317 00
Gross assets.....	\$1,519,532 19

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 248 15
Book values of ledger assets over market value, viz: Bonds and stocks.....	7,396 11
Total.....	7,644 26
Total admitted assets.....	\$1,511,887 93

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 8,829 00
Losses in process of adjustment, or in suspense.....	34,940 00
Losses resisted.....	1,590 00
Total claims for losses.....	\$45,359 00
Deduct reinsurance.....	14,785 50
Net amount of unpaid losses.....	\$ 30,573 50
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$192,789 49
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	192,812 78
Total unearned premiums as computed above.....	385,602 27
State, county and municipal taxes due or accrued.....	11,000 00
Total liabilities, except capital stock.....	\$ 427,175 77
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	884,712 16
Surplus to policy holders.....	1,084,712 16
Total.....	\$1,511,887 93

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 85,533,403 00	\$615,201 22
Written during the year .....	101,589,506 00	734,783 91
Totals .....	\$187,122,909 00	\$1,349,985 13
Expired and terminated .....	77,679,843 00	525,714 75
In force at end of the year .....	\$109,443,066 00	\$824,270 38
Deduct amount reinsured .....	15,820,692 00	112,767 79
Net amount in force .....	\$93,622,374 00	\$711,502 59

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$55,943,606 00	\$385,578 98
More than one and not more than three years to run .....	29,744,128 00	232,859 07
More than three years to run .....	7,934,640 00	93,064 54
Net amount in force Dec. 31, 1909 .....	\$93,622,374 00	\$711,502 59

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 95,000 00
Losses incurred during the year, fire .....	115,534 44
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$7,685,646 00
Less .....	3,363,881 00
Net risks written .....	\$4,321,765 00
Gross premiums received .....	\$56,802 79
Less .....	28,679 98
Net premiums received .....	\$28,122 81
Net losses paid .....	\$3,615 32
Net losses incurred .....	\$3,316 32

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
City of Brooklyn, Wallabout, reg., 3½s .....	\$ 52,546 00	\$ 46,500 00
New York City, appellate division, supreme court, reg., 3½s .....	55,885 00	48,700 00
New York City, Brooklyn school house purposes, reg., 3½s .....	26,673 00	22,750 00
New York City, Rapid Transit, reg., 3½s .....	28,229 48	22,500 00
New York City, Riverside Park, coup., 3s .....	30,026 89	28,500 00
New York City, water bonds, reg., 4½s .....	53,717 00	54,500 00
New York State, canal imp., reg., 3s .....	50,431 00	49,000 00
Atchison, Topeka & Santa Fe, Trans. Short Line, reg., 4s .....	47,908 94	46,500 00
Chicago, Milwaukee & St. Paul, 25-yr. deb., reg., 4s .....	47,556 56	48,500 00
Chicago & Western Indiana R. R. Co., mort., reg., 4s .....	50,000 00	46,000 00
Interboro Rapid Transit Co., series A, reg., 5s .....	51,702 44	51,000 00
Lake Shore & Michigan Southern Ry. Co., 25-yrs., reg., 4s .....	46,329 61	47,500 00
Manhattan Ry. Co., cons. mort., reg., 4s .....	50,432 59	48,500 00
New York Central & Hudson River, refund, reg., 3½s .....	27,675 00	27,300 00
Northern Pacific & Gt. Northern (C. B. & Q. col.) coup., 4s .....	47,556 25	48,000 00
Oregon Short Line, refund, 25-yrs., reg., 4s .....	47,676 53	48,000 00
Union Pacific R. R. Co., 20-yr. conv., reg., 4s .....	42,008 92	57,500 00
Allegheny & Western Ry. Co., guar., reg. ....	12,817 79	14,000 00
Atchison, Topeka & Santa Fe Ry. Co., pref. ....	103,443 56	102,000 00
Baltimore & Ohio R. R. Co. ....	46,013 06	45,500 00
Chicago, Milwaukee & St. Paul Ry., pref., reg. ....	142,050 25	168,000 00
Chicago & North Western Ry. Co., pref., reg. ....	16,163 80	22,500 00
Cleveland & Pittsburgh R. R. Co., guar., reg. ....	29,752 32	30,000 00
Erle R. R. Co., 1st pref., reg. ....	31,403 31	19,600 00
Hocking Valley Ry. Co., pref., reg. ....	53,069 83	54,000 00
Reading Co., 1st pref., reg. ....	71,916 82	72,800 00
Southern Ry. Co., pref., reg. ....	83,000 00	72,000 00
Southern Ry., Mobile & Ohio, trust cert., reg. ....	45,851 83	41,000 00
Union Pacific R. R. Co., pref., reg. ....	47,368 13	51,000 00
Totals .....	\$1,439,106 11	\$1,431,710 00

## NORTHERN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1 Liberty street, New York, N. Y.; incorporated Oct. 22, 1897; commenced business in Illinois May 10, 1898.]

LEANDER N. LOVELL, President.

JAMES MARSHALL, Secretary.

JOHN NAGHTEN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$350,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$974,313 91

## INCOME.

	Fire.	
Gross premiums.....	\$879,679 67	
Deduct gross amount paid for—Reinsurance, fire, \$63,237.55; return premiums, fire, \$147,469.69.....	210,707 24	
Total premiums.....		\$668,972 43
Interest on mortgage loans.....	\$ 1,398 88	
Interest on bonds and dividends on stocks.....	36,128 33	
Interest from other sources.....	264 19	
Total interest.....		37,791 40
Profit on sale or maturity of ledger assets.....		13,354 12
Increase in book value of ledger assets.....		67,325 00
Total income.....		\$787,442 95
Total.....		\$1,761,756 86

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$338,570 42	
Deduct amount received for—Salvage, fire, \$1,788.14; reinsurance, fire, \$24,989 41.....	26,777 55	
Net amount paid for losses.....		\$311,792 87
Expenses of adjustment, settlement of losses.....		6,659 11
Commissions or brokerage.....		241,693 68
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		190 00
Rents—including company's occupancy of its own buildings.....		4,500 00
Advertising, printing and stationery.....		5 60
Legal expenses.....		705 96
Underwriters' boards and tariff associations.....		2,912 01
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		4,481 05
Inspections and surveys.....		1,012 83
State taxes on premiums.....		14,735 49
Insurance department licenses and fees.....		2,171 50
Other disbursements, viz.: Agents' bonds, \$256.25; audit, \$350.00; safe deposit rental, \$55 00.....		661 25
Interest and dividends to stockholders.....		17,500 00
Total disbursements.....		\$609,021 35
Balance.....		\$1,152,735 51

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$985,168 75
Cash in office.....	4,022 18
Deposits in trust companies and banks not on interest.....	23,699 48
Deposits in trust companies and banks on interest.....	50,000 00
Agents' balances, representing business written subsequent to October 1. last.....	89,845 10
Total ledger assets.....	\$1,152,735 51

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$17,131 25
Total admitted assets.....	<u>\$1,199,866 76</u>

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$55,596 79	
Losses resisted.....	3,433 00	
Total claims for losses.....	\$59,019 79	
Deduct reinsurance.....	5,042 32	
Net amount of unpaid losses.....		\$ 53,977 47
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$258,986 78	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	312,221 92	
Total unearned premiums as computed above.....		571,208 70
State, county and municipal taxes due or accrued.....		12,500 00
Reinsurance premiums.....		8,757 87
Total liabilities, except capital stock.....		<u>\$646,444 04</u>
Cash capital.....	\$350,000 00	
Surplus over all liabilities.....	203,422 72	
Surplus to policy holders.....		553,422 72
Total.....		<u>\$1,199,866 76</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31 1908.....	\$87,158,306 00	\$963,428 50
Written during the year.....	85,833,724 00	879,679 67
Totals.....	<u>\$172,992,030 00</u>	<u>\$1,843,108 17</u>
Expired and terminated.....	69,809,699 00	686,947 21
In force at end of the year.....	\$103,182,331 00	\$1,156,160 96
Deduct amount reinsured.....	8,404,364 00	78,794 13
Net amount in force.....	<u>\$94,777,967 00</u>	<u>\$1,077,366 83</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$42,765,673 00	\$517,973 55
More than one and not more than three years to run.....	39,561,413 00	394,366 07
More than three years to run.....	12,450,881 00	165,027 21
Net amount in force Dec. 31, 1909.....	<u>\$94,777,967 00</u>	<u>\$1,077,366 83</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 35,000 00
Losses incurred during the year, fire.....	330,369 00
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

	Fire.
Gross risks written.....	\$8,538,839 00
Less.....	<u>2,806,272 00</u>
Net risks written.....	<u>\$5,932,567 00</u>
Gross premiums received.....	\$104,655 70
Less.....	<u>25,751 07</u>
Net premiums received.....	<u>\$78,904 63</u>
Net losses paid.....	<u>\$38,163 85</u>
Net losses incurred.....	<u>\$37,194 94</u>

## SCHEDULE A.

Bonds and Stocks.		Book value.	Market value.
Description.			
Ann Arbor R. R. Co., 1st mort., 4s.		\$ 17,200 00	\$ 16,000 00
Atchison, Topeka & Santa Fe Ry. Co., convert., 4s.		10,300 00	12,300 00
Atlantic Coast Line R. R. Co., L. & N. coll., 4s.		17,400 00	19,000 00
Baltimore & Ohio S. W. div., 1st mort., 3½s.		9,300 00	9,000 00
Central Pacific Ry. Co., 1st refund. mort., 4s.		19,800 00	19,400 00
Lake Shore & Michigan Southern, deb., 4s.		19,200 00	19,200 00
Manhattan Ry. Co., consol. mort., 4s.		14,850 00	14,700 00
New York Central & Hudson River R. R., deb., 4s.		18,800 00	19,200 00
New York City school and college, 3½s.		24,250 00	24,500 00
New York City, school, 3½s.		24,250 00	24,250 00
New York City, school houses and sites therefor, 3½s.		23,125 00	22,500 00
New York City, gen., 3½s.		152,625 00	148,500 00
New York, New Haven & Hartford R. R. Co., convert. deb., 6s.		27,700 00	26,800 00
Northern Pacific-Great Northern, joint C. B. & Q., coll., 4s.		25,000 00	24,250 00
Oregon Short Line R. R. Co., refund. mort., 4s.		18,800 00	19,000 00
Southern Pacific R. R. Co., 1st refund. mort., 4s.		19,400 00	19,000 00
Atchison, Topeka & Santa Fe Ry. Co.		20,000 00	24,600 00
Atchison, Topeka & Santa Fe Ry. Co.		50,500 00	52,500 00
Baltimore & Ohio R. R. Co.		9,400 00	9,200 00
Chicago, Milwaukee & St. Paul Ry. Co.		49,200 00	51,600 00
Chicago & Northwestern Ry. Co.		54,900 00	55,500 00
The Delaware & Hudson Co.		54,300 00	55,500 00
Lehigh Valley R. R. Co.		117,381 25	153,300 00
Manhattan Ry. Co.		45,900 00	42,300 00
New York New Haven & Hartford R. R. Co., ½ paid		1,562 50	1,975 00
Northern Pacific Ry. Co.		30,725 00	29,200 00
Pennsylvania R. R. Co.		78,500 00	85,625 00
Reading Co.		18,400 00	18,400 00
Southern Ry.		12,400 00	15,000 00
Totals.....		<u>\$985,168 75</u>	<u>\$1,032,300 00</u>

## NORTH RIVER INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 93-95-97 William street, New York, N. Y.; incorporated Feb. 6, 1822; commenced business in Illinois Jan. 24, 1887.]

WILLIAM E. HUTCHINS, President.

FREDERICK H. CRUM, Secretary.

R. W. HOSMER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$350,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$2,071,452 78</u>

## INCOME.

	Fire.	
Gross premiums.....	\$2,781,187 76	
Deduct gross amount paid for—Reinsurance, fire, \$668,053.86; return premiums, fire, \$561,132.84.....	<u>1,229,186 70</u>	
Total premiums.....		\$1,552,001 06
Interest on mortgage loans.....	\$34,469 96	
Interest on collateral loans.....	481 76	
Interest on bonds and dividends on stocks.....	28,860 88	
Interest from other sources.....	4,627 59	
Rents.....	<u>4,256 21</u>	
Total interest and rents.....		72,696 40
Profit on sale or maturity of ledger assets.....		<u>21,436 03</u>
Total income.....		<u>\$1,646,133 49</u>
Total.....		<u>\$3,717,586 27</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,083,195 44
Deduct amount received for—Salvage, fire, \$14,164.92; reinsurance, fire, \$274,754.06.....	288,918 98
Net amount paid for losses.....	\$794,276 46
Expenses of adjustment, settlement of losses.....	26,885 63
Commissions or brokerage.....	402,280 34
Salaries and expenses of special and general agents.....	39,480 28
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	114,220 74
Rents—including company's occupancy of its own buildings.....	15,000 00
Advertising, printing and stationery.....	10,641 41
Postage, telegrams, telephone and express.....	5,436 17
Legal expenses.....	1,391 39
Maps, including corrections.....	5,199 99
Underwriters' boards and tariff associations.....	7,479 24
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	10,985 32
Inspections and surveys.....	22,803 60
State taxes on premiums.....	27,236 91
Insurance department licenses and fees.....	6,208 99
All other licenses, fees and taxes.....	4,304 55
Other disbursements, viz.: Premiums on surety bonds required by various states, \$110.00; miscellaneous expenses, \$1,513.50.....	1,623 50
Interest and dividends to stockholders.....	34,343 75
Loss on sale or maturity of ledger assets.....	26,055 50
Total disbursements.....	<u>\$1,555,803 95</u>
Balance.....	<u>\$2,161,782 32</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$823,600 00
Loans secured by pledge of bonds, stocks or other collaterals.....	25,690 00
Book value of bonds and stocks (Schedule A).....	801,577 22
Deposits in trust companies and banks on interest.....	229,061 11
Agents' balances, representing business written subsequent of October 1, last.....	281,853 99
Total ledger assets.....	<u>\$2,161,782 32</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$11,447 48
Interest accrued on bonds.....	4,737 47
Interest accrued on collateral loans.....	247 45
Total.....	16,432 40
Market value of bonds and stocks over book value.....	11,710 28
Gross assets.....	<u>\$2,189,925 00</u>

## DEDUCT ASSETS NOT ADMITTED.

Special deposits to secure liabilities in Virginia.....	20,125 00
Total admitted assets.....	<u>\$2,169,800 00</u>

## LIABILITIES.

Losses adjusted and unpaid not due.....	\$ 88,971 62	
Losses in process of adjustment or in suspense.....	138,944 30	
Losses resisted.....	20,210 08	
Total claims for losses.....	\$248,126 00	
Deduct reinsurance.....	115,583 00	
Net amount of unpaid losses.....		\$ 132,543 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$591,300 26	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	574 480 61	
Total unearned premiums as computed above.....		\$1,165,780 87
Cash dividends remaining unpaid, to stockholders.....	4,280 75	
State, county and municipal taxes due or accrued.....	25,000 00	
Total.....		<u>\$1,327,604 62</u>
Less liabilities secured by special deposits in Virginia—Losses, \$1,556 24; unearned premiums, \$15,698.45.....		17,254 69
Total liabilities, except capital stock.....		<u>\$1,310,349 93</u>
Cash capital.....	\$350,000 00	
Surplus over all liabilities.....	509,450 07	
Surplus to policy holders.....		859,450 07
Total.....		<u>\$2,169,800 00</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$278,993,984 00	\$2,962,787 45
Written during the year.....	248,999,843 00	2,781,187 76
Totals.....	\$527,993,827 00	\$5,743,975 21
Expired and terminated.....	240,050,505 00	2,637,153 20
In force at end of the year.....	\$287,943,322 00	\$3,106,817 01
Deduct amount reinsured.....	82,014,690 00	828,803 35
Net amount in force.....	\$205,928,642 00	\$2,278,013 66

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force having from date of policy not more than one year to run.....	\$96,665,479 00	\$1,182,600 52
More than one and not more than three years to run.....	91,921,960 00	865,464 86
More than three years to run.....	17,341,203 00	229,948 28
Net amount in force Dec. 31, 1909.....	\$205,928,642 00	\$2,278,013 66

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 85,000 00
Losses incurred during the year, fire.....	797,299 06
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	17,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$9,976,525 00
Less.....	3,557,204 00
Net risks written.....	\$6,419,321 00
Gross premiums received.....	\$117,201 36
Less.....	30,360 93
Net premiums received.....	\$86,840 43
Net losses paid.....	\$34,217 18
Net losses incurred.....	\$41,113 41

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, reg., 4s.....	\$38,475 00	\$31,625 00
New York City, 23d and 24th wards parks currency, reg., 2½s.....	89,230 48	80,000 00
Central Pacific, 1st refund, coup., 4s.....	14,733 75	14,580 00
Delaware & Hudson, 10-year convert., 4s.....	41,112 50	41,200 00
Manhattan Consolidated, 4s.....	24,243 75	24,500 00
Missouri Pacific, 1st coll. mort., 5s.....	16,067 50	15,300 00
New York, New Haven & Hartford, 40-year convert., 6s.....	28,679 69	33,500 00
New York, New Haven & Hartford, convert., coup., 3½s.....	19,675 00	20,400 00
Norfolk & Western, convert., 4s.....	24,583 75	25,500 00
St. Louis, Iron Mountain & Southern Ry. Co., River & Gulf, 4s.....	9,208 33	8,900 00
Southern Pacific, convert., 4s.....	25,750 00	26,500 00
Southern Pacific, Central Pacific, coll., 4s.....	22,886 25	23,000 00
American Cotton Oil, deb. coup., 4½s.....	19,625 00	19,600 00
American Tobacco, gold, 6s.....	26,781 25	26,750 00
Jones & Laughlin Steel Co., 5s.....	24,750 00	25,500 00
Mortgage Bond Co., of New York, series No. 2, 4s.....	22,437 50	22,250 00
New York Gas, Light, Heat & Power Co., 5s.....	40,875 00	41,200 00
Pacific Telegraph & Telephone Co., 1st mort., coll. trust, 5s.....	14,718 75	15,000 00
Delaware & Hudson R. R.....	65,050 00	74,000 00
Manhattan Elevated R. R.....	38,237 50	42,300 00
Rights and 1st installment on 100 shares of new stock New York, New Haven & Hartford R. R.....	3,213 56	3,700 00
Pennsylvania R. R. at \$50.00 share.....	71,387 00	68,500 00
1st installment on 250 shares new stock of Pennsylvania R. R.....	3,750 00	4,987 50
Hanover National Bank.....	31,250 00	32,500 00
National Bank of Commerce.....	37,337 50	41,000 00
Washington Trust Co.....	8,000 00	7,500 00
American Telegraph & Telephone Co.....	40,888 16	42,900 00
General Adjustment Bureau.....	100 00	100 00
Underwriter Salvage Co.....	500 00	625 00
Totals.....	\$801,577 22	\$813,287 50

# NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 13 and 15 North 4th street, Minneapolis, Minn.; incorporated May 2, 1899; commenced business in Illinois Feb. 18, 1907.]

WALTER C. LEACH, President.

W. A. LAIDLAW, Secretary.

L. E. YAEGER, Attorney in Illinois at Chicago.

## CAPITAL

Capital stock paid in cash .....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year .....	\$599,656 31
Decrease of paid up capital during the year .....	100,000 00
Increase in surplus on account of reduction company's stock .....	100,000 00
Extended at .....	<u>\$599,656 31</u>

## INCOME.

	Fire.	Tornado and Hall.	
Gross premiums .....	\$273,959 22	\$460,143 53	
Deduct gross amount paid for—			
Reinsur., fire, \$300,423.78; tor. and hall, \$20,495.61			
ret. pre., fire, 38,992.66; tor. and hall, 3,548.52	339,416 42	24,044 13	
Total premiums .....	<u>\$65,457 20</u>	<u>\$436,099 40</u>	\$370,642 20
Interest on mortgage loans .....		\$22,575 90	
Interest on certificates of deposit .....		1,312 63	
Interest from other sources .....		1,749 02	
Rents—including company's occupancy of its own buildings .....		<u>5,211 50</u>	
Total interest and rents .....			30,849 05
From other sources, viz: Sale of maps .....			20 00
Agents' balances previously charged off .....			73 98
Total income .....			<u>\$401,585 23</u>
Total .....			<u>\$1,001,241 54</u>



## DISBURSEMENTS.

	Fire.	Tornado. and Hall.	
Gross amount paid for losses.....	\$105,612 87	\$245,892 30	
Deduct amount received for—			
Salvage, fire, \$ 514.72; tor. and hall, \$ 1,745.61			
Reinsur., fire, 40,828.16; tor. and hall, 12,809.04	41,342 88	14,554 65	
Net amount paid for losses.....	\$64,269 99	\$231,337 68	
Expenses of adjustment, settlement of losses.....			\$295,607 67
Commissions or brokerage.....			4,064 42
Allowances to local agencies for miscellaneous agency expenses.....			68,074 42
Salaries and expenses of special and general agents.....			1,253 23
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			18,919 04
Rents—including company's occupancy of its own buildings.....			27,353 45
Advertising, printing and stationery.....			3,660 00
Postage, telegrams, telephone and express.....			4,308 09
Legal expenses.....			4,210 30
Furniture and fixtures.....			2,071 44
Maps, including corrections.....			34 72
Underwriters' boards and tariff associations.....			7 41
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			720 78
Inspections and surveys.....			2,890 43
Repairs and expenses on real estate.....			1,642 75
Taxes on real estate.....			3,598 71
State taxes on premiums.....			785 89
Insurance department licenses and fees.....			13,540 56
Other disbursements, viz: Fire marshal tax, \$420.53; general expense, \$2,460.15.....			2,980 95
Agents' and other balances charged off.....			2,880 68
Loss on sale or maturity of ledger assets.....			42,876 58
Decrease in book value of ledger assets.....			350 00
Total disbursements.....			11,299 49
			<u>\$513,131 01</u>
Balance.....			<u>\$488,110 53</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 25,000 00
Mortgage loans on real estate.....	353,725 00
Book value of bonds and stocks (Schedule A).....	1,000 00
Cash in office.....	763 00
Deposits in trust companies and banks not on interest.....	36,336 23
Deposits in trust companies and banks on interest.....	32,716 37
Agent's balances, representing business written subsequent to October 1, last.....	21,669 72
Agent's balances, representing business written prior to October 1, last.....	10,340 56
Bills receivable taken for fire risks.....	643 66
Other ledger assets, viz: Due from reinsurance companies, \$5,815.99; membership of Minneapolis Board of Underwriters, \$100.00.....	5,915 99
Total ledger assets.....	<u>\$488,110 53</u>

## NON LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,006 19
Interest accrued on other assets.....	228 63
Rents accrued on company's property.....	130 00
Total.....	7,364 82
Other non-ledger assets, viz—	
Claim against Southern Insurance Co.....	12,966 84
Furniture, fixtures and sales, \$3,820.00; maps, \$3,180.00.....	7,000 00
Gross assets.....	<u>\$515,442 19</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and sales.....	\$ 3,820 00
Agent's balances, representing business written prior to October 1, last.....	10,340 56
Bills receivable, past due, taken for marien, inland and fire risks.....	307 70
Maps.....	3,180 00
Total.....	17,648 26
Total admitted assets.....	<u>\$497,793 93</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$13,086 01	
Losses resisted.....	62 50	
Total claims for losses.....	\$13,148 51	
Deduct reinsurance.....	8,841 31	
Net amount of unpaid losses.....		\$ 4,307 20
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$39,366 80	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	56,154 01	
Total unearned premiums as computed above.....		95,520 81
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,114 10
State, county and municipal taxes due or accrued.....		12,000 00
Total liabilities, except capital stock.....		\$112,942 11
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	184,851 82	
Surplus to policy holders.....		384,851 82
Total.....		\$497,793 93

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$65,739,123 00	\$618,560 69
Written during the year.....	19,917,477 00	296,586 13
Totals.....	\$85,656,600 00	\$915,176 82
Expired and terminated.....	31,341,706 00	224,305 15
In force at end of the year.....	\$54,314,894 00	\$690,871 67
Deduct amount reinsured.....	44,267,405 00	545,723 00
Net amount in force.....	\$10,047,489 00	\$145,148 67

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$4,868,045 00	\$78,733 60
More than one and not more than three years to run.....	4,026,826 00	49,825 79
More than three years to run.....	1,152,618 00	16,589 28
Net amount in force Dec. 31, 1909.....	\$10,047,489 00	\$145,148 67

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire, \$36,862.49; tornado and hail, \$231,116.68.....	267,979 17
Amount loaned to officers and directors.....	6,475 00
Amount loaned to stockholders not officers.....	6,600 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$2,085,063 00	\$41,125 00
Less.....	2,345,429 00	20,413 00
Net risks written.....	\$-260,366 00	\$20,712 00
Gross premiums received.....	\$29,052 51	\$270 97
Less.....	25,674 82	143 77
Net premiums received.....	\$3,377 69	\$127 20
Net losses paid.....	\$3,305 13	
Net losses incurred.....	\$3,323 85	

## SCHEDULE A.

Description.	Stocks.	Book value.	Market value.
First National Bank, Cheyenne, N. D.....		\$1,000 00	\$1,000 00

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Cor. Wisconsin and Jackson streets, Milwaukee, Wis.; incorporated Feb. 20, 1869; commenced business in Illinois Feb. 14, 1871.]

WILFORD M. PATTON, President.

JOSEPH HUEBL, Secretary.

JOHN D. McCUNE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	\$1,000,000 00	
Amount of ledger assets, Dec. 31, of previous year .....		\$5,212,382 71

## INCOME.

	Fire.	
Gross premiums .....	\$2,445,958 49	
Deduct gross amount paid for—Reinsurance, fire, \$144,625.44; return premiums, fire, \$223,828. 28 .....	368,453 72	
Total premiums .....		\$2,077,504 77
Interest on mortgage loans .....	\$ 53,876 37	
Interest on bonds and dividends on stocks .....	143,598 61	
Interest from other sources .....	3,262 87	
Rents—including company's occupancy of its own buildings .....	8,396 00	
Total interest and rents .....		209,133 85
Agents' balances previously charged off .....		341 22
Total income .....		\$2,286,979 84
Total .....		\$7,499,362 55

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$316,941 10	\$422 58	
Deduct amount received for—Salvage, fire, \$2,688.53; reinsurance, fire, \$47,220.36 .....	49,908 89	24 62	
Net amount paid for losses .....	\$767,032 21	\$397 96	
Expenses of adjustment, settlement of losses .....			\$767,430 17
Commissions or brokerage .....			44,020 42
Allowances to local agencies for miscellaneous agency expenses .....			543,803 18
Salaries and expenses of special and general agents .....			106,875 45
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....			81,690 45
Rents—including company's occupancy of its own buildings .....			78,432 11
Advertising, printing and stationery .....			8,000 00
Postage, telegrams, telephone and express .....			16,808 47
Legal expenses .....			21,881 96
Furniture and fixtures .....			1,078 87
Maps, including corrections .....			1,175 41
Underwriters' boards and tariff associations .....			2,508 85
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....			993 08
Inspections and surveys .....			12,767 99
Repairs and expenses on real estate .....			1,645 67
Taxes on real estate .....			4,568 12
State taxes on premiums .....			3,207 34
Insurance department licenses and fees .....			57,353 30
All other licenses, fees and taxes .....			16,292 61
Other disbursements, viz: Subscriptions, \$161.70; Bradstreet Co., \$992.50; recording mortgages, \$14.67 .....			5,259 22
Interest and dividends to stockholders .....			1,168 87
Agent's balances charged off .....			120,000 00
Loss on sale or maturity of ledger assets .....			348 16
Decrease in book value of ledger assets .....			1,227 93
			20,000 00
Total disbursements .....			\$1,917,333 63
Balance .....			\$5,582,028 92

## LEDGER ASSETS.

Book value of real estate .....	\$ 186,080 23
Mortgage loans on real estate .....	1,206,200 00
Book value of bonds and stocks (Schedule A) .....	3,721,247 28
Cash in office .....	24,720 80
Deposits in trust companies and banks on interest .....	195,091 45
Agent's balances, representing business written subsequent to October 1, last .....	245,252 43
Agent's balances, representing business written prior to October 1, last .....	3,466 73
Total ledger assets .....	<u>\$5,582,028 92</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 9,324 40
Interest accrued on bonds .....	17,916 59
Total .....	27,240 99
Gross assets .....	<u>\$5,609,269 92</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents, balances, representing business written prior to October 1, last .....	\$ 3,466 73
Book values of ledger assets over market value, viz: Stocks and bonds .....	70,809 78
Total .....	74,276 51
Total admitted assets .....	<u>\$5,534,993 40</u>

## LIABILITIES.

Losses adjusted and unpaid, due .....	\$27,917 02
Losses in process of adjustment, or in suspense .....	97,866 72
Losses resisted .....	10,360 00
Total claims for losses .....	\$136,133 74
Deduct reinsurance .....	6,730 94
Net amount of unpaid losses .....	\$ 129,402 80
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$ 361,595 37
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	2,341,515 71
Total unearned premiums as computed above .....	2,703,111 08
Confederation reserve .....	300,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	1,965 16
State, county and municipal taxes due or accrued .....	75,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	14,677 00
Total liabilities, except capital stock .....	<u>\$3,224,156 04</u>
Cash capital .....	\$1,000,000 00
Surplus over all liabilities .....	1,310,837 36
Surplus to policy holders .....	2,310,837 36
Total .....	<u>\$5,534,993 40</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$554,652,992 00	\$5,244,115 93
Written during the year .....	261,414,134 00	2,445,958 49
Totals .....	\$816,067,126 00	\$7,690,074 42
Expired and terminated .....	219,274,358 00	2,166,208 43
In force at end of the year .....	\$596,792,788 00	\$5,523,865 99
Deduct amount reinsured .....	30,574,642 00	293,104 74
Net amount in force .....	<u>\$566,218,146 00</u>	<u>\$5,230,761 25</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$65,146,909 00	\$ 723,190 74
More than one and not more than three years to run .....	356,177,355 00	2,987,896 57
More than three years to run .....	144,893,882 00	1,519,673 94
Net amount in force Dec. 31, 1909 .....	<u>\$566,218,146 00</u>	<u>\$5,230,761 25</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000 00
Losses incurred during the year, fire.....	812,766 21
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	50,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$22,441,424 00	\$4,872,567 00
Less.....	2,517,230 00	396,322 00
Net risks written.....	\$19,924,194 00	\$4,476,245 00
Gross premiums received.....	\$276,425 82	\$24,809 21
Less.....	24,048 57	1,269 99
Net premiums received.....	\$252,377 25	\$23,539 22
Net losses paid.....	\$118,412 32	\$5,995 25
Net losses incurred.....	\$117,188 78	\$6,012 73

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Chicago Sanitary District, 4s.....	\$ 49,875 00	\$ 50,500 00
Grant County, New Mexico, 5s.....	10,950 00	10,000 00
Milwaukee City, 5s.....	14,898 33	14,000 00
New York City, 4½s.....	159,480 88	164,625 00
New York City, 4s.....	24,000 00	25,375 00
Waukesha, sewerage, 5s.....	32,200 00	30,000 00
Atchison, Topeka & Santa Fé Ry., gen. mort., 4s.....	89,463 25	99,875 00
Baltimore & Ohio R. R., 1st mort., 4s.....	47,518 75	49,875 00
Baltimore & Ohio R. R., prior lien, 3½s.....	49,593 75	46,375 00
Baltimore & Ohio R. R. (S. W. div.), 1st mort., 3½s.....	44,281 25	45,125 00
Boston & Maine R. R., 4½s.....	105,750 00	105,750 00
Central Pacific Ry., 1st ref. mort., 4s.....	97,100 00	97,000 00
Chi., M. & St. P. Ry., gen. mort., 4s.....	104,012 48	100,500 00
Chi., M. & St. P. Ry., gen. mort., 3½s.....	90,500 00	89,750 00
Chi., M. & St. P. Ry. (M. & N. div.), 6s.....	53,750 00	52,562 50
Chi. & N. W. Ry. (C., St. P., M. & O. div.), 6s.....	140,075 70	126,750 00
Chi. & N. W. Ry. (M., L. S. & W. div.), 6s.....	58,000 00	58,250 00
Chi. & N. W. Ry. (N. W. Union), 7s.....	71,324 45	60,500 00
Chi. & N. W. Ry., deb., 5s.....	117,825 00	110,000 00
Chi. & Alton Ry., gen. mort., 3½s.....	82,937 50	74,750 00
Chi. & Eastern Ill. R. R., gen. mort., 5s.....	120,262 50	114,000 00
Chi. & Western Ind. R. R., gen. mort., 4s.....	100,150 41	92,750 00
Chi., Bur. & Quincy R. R. (Ill div.), 4s.....	107,514 17	100,500 00
Chi., R. I. & Pac. Ry., refund. mort., 4s.....	96,375 49	91,250 00
Chi. & Erie R. R., 1st mort., 5s.....	58,562 50	56,875 00
Delaware & Hudson Co., 1st and refund. mort., 4s.....	101,108 75	100,500 00
Elgin, Joliet & Eastern Ry., gen. mort., 5s.....	57,234 75	56,500 00
F. & P. M. R. R. (Pt. Huron div.), 5s.....	57,250 00	52,500 00
Illinois Central R. R., purchased lines, 1st mort., 3½s.....	135,062 50	125,000 00
Lake Shore & Mich. So. Ry., deb., 4s.....	100,000 00	95,500 00
Louisville & Nashville R. R., unified mort., 4s.....	98,062 50	100,000 00
Mason City & Ft. Dodge R. R., 1st mort., 4s.....	91,398 22	84,000 00
N. Y. Central & Hudson River R. R., refund. mort., 3½s.....	91,531 25	91,250 00
Norfolk & W. Pocahontas, joint, 4s.....	94,073 10	89,250 00
Northern Pacific Ry., prior lien, 4s.....	102,750 00	102,500 00
Northern Pacific Great Northern (C., B. & Q., col.), 4s.....	46,593 75	48,375 00
Oregon Short Line R. R., refund., 4s.....	95,187 50	94,500 00
Pittsburg, C. C. & St. Louis Ry., gen. mort., 4s.....	107,132 70	100,000 00
Pennsylvania R. R., convt., 3½s.....	94,643 75	96,500 00
Southern Railway, gen. mort., 5s.....	101,263 75	111,500 00
Southern Pacific R. R., 1st refund. mort., 4s.....	143,638 35	142,125 00
St. Louis, Iron Mt. & Southern Ry. (R. & G. div.), 4s.....	92,250 00	87,500 00
Union Pacific R. R., gen. mort., 4s.....	94,937 50	101,500 00
Winconsin Central Ry., gen. mort., 4s.....	90,247 50	94,000 00
The Underwriters Salvage Co. of Chicago, Ill.....	500 00	500 00
Totals.....	\$3,721,247 28	\$3,650,437 50

# OLD COLONY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 137 Milk street, Boston, Mass.; incorporated June 2, 1906; commenced business in Illinois Mar. 28, 1907.]

RANSOM B. FULLER, President.

CHARLES D. HODGES, Secretary.

WILLIAM E. GABLE, Attorney in Illinois at Peoria.

## CAPITAL.

Capital stock paid in cash.....	\$400,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$907,323 04

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$768,673 11	\$23,886 32	
Deduct gross amount paid for—			
Reinsur., fire, \$166,665.62; mar. and inl., \$7,473.14			
Ret. pre., fire, 156,057.40; mar. and inl., 2,424.95	322,723 02	9,998 09	
Total premiums.....	\$445,950 09	\$13,888 23	\$459,838 32
Interest on mortgage loans.....		\$ 5,550 74	
Interest on bonds and dividends on stocks.....		25,973 63	
Interest from other sources.....		1,200 03	
Total interest.....			33,070 00
From other sources, viz: Rebate on account of National Bank tax, \$251.65; received from sale of rights, Boston Elevated Ry. stock, \$700.00			951 65
Profit on sale or maturity of ledger assets.....			6,791 25
Total income.....			\$500,751 22
Total.....			\$1,308,074 26

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$328,837 08	\$1,578 80	
Deduct amount received for—Salvage, fire, \$1,548.01; reinsurance, fire, \$83,034.02	84,582 03		
Net amount paid for losses.....	\$244,255 05	\$1,578 80	\$245,833 85
Expenses of adjustment, settlement of losses.....			5,559 33
Commissions or brokerage.....			113,287 02
Allowances to local agencies for miscellaneous agency expenses.....			4,825 45
Salaries and expenses of special and general agents.....			14,294 15
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			19,614 22
Rents—including company's occupancy of its own buildings.....			500 02
Advertising, printing and stationery.....			2,168 77
Postage, telegrams, telephone and express.....			575 20
Legal expenses.....			506 59
Furniture and fixtures.....			9 25
Maps, including corrections.....			108 56
Underwriters' boards and tariff associations.....			1,991 66
Fire department, fire patrol and salvage corps assessment, fees, taxes and assessments.....			3,904 18
Inspections and surveys.....			3,311 37
Repairs and expenses on real estate.....			3 75
Taxes on real estate.....			15 75
State taxes on premiums.....			6,707 79
Insurance department licenses and fees.....			2,397 81
All other licenses, fees and taxes.....			2,060 00
Other disbursement, viz: Miscellaneous expenses, \$851.78; investment expenses, commission on purchase and sale of securities, \$165.25; reduction of book value, Boston Elevated Ry. stock, \$700.00			1,717 03
Interest and dividends to stockholders.....			16,000 00
Agents' balances charged off.....			49 67
Loss on sale or maturity of ledger assets.....			302 60
Total disbursements.....			\$445,834 02
Balance.....			\$862,240 24

## LEDGER ASSETS.

Book value of real estate .....	\$ 1,641 14
Mortgage loans on real estate .....	94,500 00
Book value of bonds and stocks (Schedule A) .....	648,898 76
Cash in office .....	5,055 58
Deposits in trust companies and banks on interest .....	35,124 39
Agent's balances, representing business written subsequent to October 1, last .....	76,238 94
Agent's balances, representing business written prior to October 1, last .....	581 43
Other ledger assets, viz: Cash deposited with fire boards .....	200 00
<b>Total ledger assets .....</b>	<b>\$862,240 24</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 532 50
Interest accrued on bonds .....	3,075 00
<b>Total .....</b>	<b>3,607 50</b>
Market value of bonds and stocks over book value .....	17,287 49
<b>Gross assets .....</b>	<b>\$883,135 23</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$581 43
Book values of ledger assets over market value, viz: Real estate .....	741 14
Cash deposited with fire boards .....	200 00
<b>Total .....</b>	<b>1,522 57</b>
<b>Total admitted assets .....</b>	<b>\$881,612 66</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$18,184 84
Losses in process of adjustment, or in suspense .....	51,462 66
Losses resisted .....	2,412 04
<b>Total claims for losses .....</b>	<b>\$72,059 54</b>
Deduct reinsurance .....	20,292 68
<b>Net amount of unpaid losses .....</b>	<b>\$ 51,766 86</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$179,561 07
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	128,421 89
Unearned premiums at 50 per cent on inland navigation risks .....	3,023 58
<b>Total unearned premiums as computed above .....</b>	<b>311,006 54</b>
State, county and municipal taxes due or accrued .....	3,197 81
Commissions, brokerage and other charges due or to become due to agents and brokers .....	6,965 68
Reinsurance premiums .....	2,027 41
<b>Total liabilities, except capital stock .....</b>	<b>\$374,964 30</b>
Cash capital .....	\$400,000 00
Surplus over all liabilities .....	106,648 36
<b>Surplus to policy holders .....</b>	<b>506,648 36</b>
<b>Total .....</b>	<b>\$881,612 66</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks	Premiums.
In force Dec. 31, 1906 .....	\$55,696,393 00	\$662,050 46		
Written during the year .....	63,868,679 00	768,673 11	\$1,196,444 00	\$23,886 32
<b>Totals .....</b>	<b>\$119,565,072 00</b>	<b>\$1,430,723 57</b>	<b>\$1,196,444 00</b>	<b>\$23,886 32</b>
Expired and terminated .....	51,120,945 00	626,124 29	639,258 00	9,031 16
<b>In force at end of the year .....</b>	<b>\$68,444,127 00</b>	<b>\$804,599 28</b>	<b>\$559,186 00</b>	<b>\$14,855 16</b>
Deduct amount reinsured .....	15,948,601 00	205,497 13	301,505 00	8,806 00
<b>Net amount in force .....</b>	<b>\$52,495,526 00</b>	<b>\$599,102 15</b>	<b>\$258,681 00</b>	<b>\$6,047 16</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$29,358,895 00	\$350,122 13
More than one and not more than three years to run .....	20,312,139 00	204,821 08
More than three years to run .....	2,826,492 00	35,158 34
Net amount in force Dec. 31, 1909 .....	<u>\$52,497,526 00</u>	<u>\$590,102 15</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risks not deducting reinsurance .....	\$ 37,500 00
Losses incurred during the year, fire, \$257,973.64; marine and inland, \$600.95; tornado, \$3,583.55 .....	262,158 14
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written .....	\$6,565,161 00	\$125,500 00
Less .....	3,275,371 00	107,850 00
Net risks written .....	<u>\$3,289,790 00</u>	<u>\$17,650 00</u>
Gross premiums written .....	\$78,136 37	\$2,586 86
Less .....	36,398 29	2,285 67
Net premiums received .....	<u>\$41,738 08</u>	<u>\$301 19</u>
Net losses paid .....	<u>\$26,765 88</u>	<u>\$111 85</u>
Net losses incurred .....	<u>\$26,876 15</u>	<u>\$111 85</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
Boston, City of, Mass., 3½s .....		\$305,500 00	\$307,000 00
Springfield, City of, Mass., 3½s .....		42,077 70	41,086 25
New York, New Haven & Hartford R. R., 4s .....		50,750 00	47,500 00
Boston Elevated Ry. Co. ....		38,173 75	40,500 00
Boston & Maine R. R. Co. ....		30,390 50	29,800 00
New York, New Haven & Hartford R. R. Co. ....		15,875 00	15,800 00
Old Colony R. R. Co. ....		18,375 00	19,800 00
Pennsylvania R. R. Co. ....		29,956 25	34,250 00
Merchants National Bank, Worcester, Mass. ....		15,800 00	17,000 00
American Telephone & Telegraph Co. ....		64,487 56	71,500 00
Edison Electric Illuminating Co. ....		23,563 00	27,720 00
New England Telephone & Telegraph Co. ....		13,950 00	14,230 00
Totals .....		<u>\$648,898 76</u>	<u>\$666,186 25</u>



# ORIENT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 20-22 Trinity street, Hartford, Conn.; incorporated June 28, 1867; commenced business in Illinois Jan. 12, 1872.]

ARCHIBALD G. McILWAINE, JR., President.

HENRY H. GRAY, JR., Secretary.

CHAS. E. DOX, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$500,000 00	
Amount of ledger assets, Dec. 31, of previous year.....	\$2,506,299 41	
Surplus paid in by stockholders.....	200,000 00	
Extended at.....		\$2,706,299 41

## INCOME.

	Fire.	
Gross premiums.....	\$2,043,851 63	
Deduct gross amount paid for—Reinsurance, fire, \$363,337.19; return premiums, fire, \$320,158.89.....	683,496 08	
Total premiums.....		\$1,360,355 55
Interest on bonds and dividends on stocks.....	\$80,485 28	
Interest from other sources.....	6,395 86	
Rents—including company's occupancy of its own buildings.....	9,000 00	
Total interest and rents.....		95,881 13
Total income.....		\$1,456,236 68
Total.....		\$4,162,536 09

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$775,162 51	
Deduct amount received for—Salvage, fire, \$7,432.11; reinsurance, fire, \$183,664.61.....	191,096 72	
Net amount paid for losses.....		\$584,065 79
Expenses of adjustment, settlement of losses.....		25,874 33
Commissions or brokerage.....		276,475 97
Allowances to local agencies for miscellaneous agency expenses.....		3,489 99
Salaries and expenses of special and general agent.....		50,920 64
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		59,043 44
Rents—including company's occupancy of its own buildings.....		7,537 14
Advertising, printing and stationery.....		13,449 24
Postage, telegrams, telephone and express.....		9,035 41
Legal expenses.....		300 00
Furniture and fixtures.....		2,401 59
Maps, including corrections.....		2,900 52
Underwriters' boards and tariff associations.....		16,820 87
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		14,125 92
Inspections and surveys.....		3,700 02
Repairs and expenses on real estate.....		4,272 02
Taxes on real estate.....		20,053 61
Insurance department licenses and fees.....		9,286 04
All other licenses, fees and taxes.....		8,574 84
Paid account, due London & Lancashire Fire Insurance Co.....		13,227 34
Other disbursements, viz: Rent of safe, \$75.00; exchange, \$883.75; subscriptions, \$710.15 miscellaneous, \$4,090.16.....		5,759 06
Loss on sale or maturity of ledger assets.....		3,613 16
Total disbursements.....		\$1,139,478 94
Balance.....		\$3,023,057 15

## LEDGER ASSETS.

Book value of real estate .....	\$ 167,686 38
Book value of bonds and stocks (Schedule A) .....	2,346,788 96
Cash in office .....	5,358 85
Deposit in trust companies and banks not on interest .....	4,469 84
Deposits in trust companies and banks on interest .....	250,729 58
Agent's balances, representing business written subsequent to October 1, last .....	243,012 57
Agent's balances, representing business written prior to October 1, last .....	4,374 36
Bills receivable taken for fire risks .....	264 50
Other ledger assets, viz: Balances due from other companies .....	372 11
Total ledger assets .....	<u>\$3,023,057 16</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$30,417 91
Interest due on other assets .....	29 26
Total .....	30,447 17
Commissions on unpaid reinsurance .....	3,303 88
Gross assets .....	<u>\$3,056,808 20</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 4,374 36
Book values of ledger assets over market value, viz: Bonds and stocks .....	61,867 71
Balances due from other companies .....	280 01
Special deposits to secure liabilities in Virginia and New Mexico .....	36,100 00
Total .....	102,622 08
Total admitted assets .....	<u>\$2,954,186 12</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 15,441 00
Losses in process of adjustment, or in suspense .....	109,027 40
Losses resisted .....	17,430 72
Total claims for losses .....	\$141,899 12
Deduct reinsurance .....	33,698 17
Net amount of unpaid losses .....	\$ 108,200 95
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$450,523 97
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	811,304 67
Total unearned premiums as computed above .....	1,261,828 64
State, county and municipal taxes due or accrued .....	19,873 26
Return premiums, \$643.03; reinsurance premiums, \$24,142.26 .....	24,785 29
All other liabilities, viz: Unpaid balances, \$256.90; reserve for contingencies, \$25,000.00 .....	25,256 90
Total .....	\$1,439,945 04
Less liabilities secured by special deposits in Virginia and New Mexico, losses, \$2,905.00; unearned premiums, \$16,029.00 .....	18,934 00
Total liabilities, except capital stock .....	\$1,421,011 04
Cash capital .....	\$ 500,000 00
Surplus over all liabilities .....	1,033,175 08
Surplus to policy holders .....	1,533,175 08
Total .....	<u>\$2,954,186 12</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$238,855,903 00	\$2,724,738 74
Written during the year .....	177,712,768 00	2,043,851 63
Totals .....	\$416,568,671 00	\$4,768,590 37
Expired and terminated .....	159,155,239 00	1,904,710 92
In force at end of the year .....	\$257,413,432 00	\$2,863,879 45
Deduct amount reinsured .....	34,822,483 00	407,222 75
Net amount in force .....	<u>\$222,590,949 00</u>	<u>\$2,456,656 70</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 72,679,945 00	\$ 901,048 00
More than one and not more than three years to run.....	106,285,960 00	1,025,470 03
More than three years to run.....	43,625,044 00	530,138 67
Net amount in force Dec. 31, 1909.....	<u>\$222,590,949 00</u>	<u>\$2,456,656 70</u>

## GENERAL INTERROGATORIES.

Largest amount written on any risk not deducting reinsurance.....	\$125,000 00
Losses incurred during the year, fire.....	579,358 97
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$14,828,942 00
Less.....	5,341,346 00
Net risks written.....	<u>\$9,487,596 00</u>
Gross premiums received.....	\$161,481 90
Less.....	32,816 45
Net premiums received.....	<u>\$108,665 45</u>
Net losses paid.....	<u>\$30,259 76</u>
Net losses incurred.....	<u>\$30,890 04</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United State Government, 4s.....	\$ 13,537 50	\$ 11,400 00
Connecticut, State of, 3s.....	5,020 00	4,980 00
Georgia, State of, 4½s.....	26,750 00	25,750 00
Massachusetts Metropolitan Water Loan, 3½s.....	224,000 00	192,000 00
Glynn, Ga., County of, 5s.....	10,000 00	10,500 00
Alexandria, Ind., water works, 6s.....	510 40	495 00
Fayetteville, N. C., 5s.....	10,000 00	10,000 00
Middletown, Conn., 3½s.....	12,000 00	11,280 00
New Britain, Conn., 4s.....	27,375 00	23,750 00
New Haven, Conn., 4s.....	10,268 00	9,800 00
New London, Conn., 4s.....	5,332 00	4,900 00
Norfolk, Va., 5s.....	20,700 00	19,600 00
Petersburg, Va., 4s.....	5,175 00	5,100 00
Rochester, N. Y., 3½s.....	25,250 00	23,250 00
Schenectady, N. Y., 4s.....	6,323 40	5,880 00
Schenectady, N. Y., 4s.....	9,513 00	8,820 00
Schenectady, N. Y., 4s.....	7,494 20	6,860 00
South Norwalk, Conn., 4s.....	26,903 00	24,500 00
Stamford, Conn., 4s.....	27,100 00	24,500 00
Waterbury, Conn., 3½s.....	3,000 00	2,880 00
Waterbury, Conn., 3½s.....	1,000 00	960 00
Waterbury, Conn., 3½s.....	1,000 00	950 00
Watertown, N. Y., 3½s.....	4,966 50	4,700 00
Willimantic, Conn., 4s.....	20,723 00	19,600 00
Yonkers, N. Y., 4s.....	26,742 50	24,750 00
Albany & Susquehanna R. R. Co., convt., 3½s.....	6,750 00	8,000 00
Atchison, Topeka & Santa Fé Ry. Co., gen. mort., 4s.....	9,850 02	9,900 00
Atlantic Coast Line R. R. Co., consol. mort., 4s.....	71,312 50	71,250 00
Boston & Maine R. R. deb., 4½s.....	53,000 00	52,000 00
Brooklyn & Montauk R. R. Co., 2d mort., 5s.....	22,183 06	19,950 00
Central of Georgia Ry. Co., (Macon & Northern div.) 1st mort., 5s.....	18,500 00	21,000 00
Central of Georgia Ry. Co., consol. mort., 5s.....	55,100 00	54,000 00
Central Pacific Ry. Co., guar. mort., 3½s.....	22,812 50	22,000 00
Central R. R. of New Jersey, gen. mort., reg., 5s.....	80,600 00	80,600 00
Chesapeake & Ohio Ry. Co., consol. mort., 5s.....	48,875 00	48,025 00
Chicago Rys. Co., consol. mort., series A, 4s.....	5,050 00	4,700 00
Chicago Rys. Co., consol. mort., series B, 4s.....	5,050 00	4,200 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Chicago, Burlington & Quincy R. R. Co., (Illinois div.), 3½s.....	\$ 48,825 00	\$ 48,980 00
Chicago Milwaukee & St. Paul R. R., (Chi., Pac. & W. div.), 1st mort. 5s.....	58,857 50	54,000 00
Chicago, Rock Island & Pacific Ry. Co., gen. mort., 4s.....	20,329 20	19,600 00
Chicago & Alton R. R. Co., refund. mort., 3s.....	38,500 00	37,000 00
Chicago & Eastern Illinois R. R. Co., gen. consol. mort., 5s.....	28,562 50	28,250 00
Chicago & Erie R. R. Co., 1st mort., 5s.....	46,020 74	45,200 00
Chicago & Northwestern Ry. Co., sink. fund., deb., 5s.....	31,343 75	29,430 00
Chicago & St. Louis Ry. Co., 1st mort., 6s.....	27,825 00	27,000 00
Cincinnati, Dayton & Ironton R. R. Co., 1st mort., 5s.....	9,550 00	10,700 00
Cincinnati Northern R. R. Co., 1st mort., 4s.....	2,000 00	1,700 00
Cleve., Colum., Cin. & Indianapolis Ry. Co., 1st consol. mort., 7s.....	31,880 00	27,250 00
Cleve., Colum., Cin. & Indianapolis Ry. Co., gen. mort., 6s.....	10,270 00	12,300 00
Cleveland Terminal & Valley R. R. Co., 1st mort., 4s.....	10,000 00	9,400 00
Columbus & Toledo R. R. Co., 1st mort., sink. fund., 4s.....	15,602 50	12,740 00
Dayton & Michigan R. R. Co., 1st mort., 5s.....	26,250 00	24,500 00
Detroit, Grand Rapids & Western R. R. Co., 1st mort., 4s.....	9,790 37	8,800 00
East Tennessee, Virginia & Georgia Ry. Co., consol. mort., 5.....	14,286 67	16,800 00
Flint & Pere Marquette R. R. Co., 1st mort., 6s.....	33,600 00	33,000 00
Fort Worth & Denver City Ry. Co., 1st mort., 6s.....	56,225 00	56,000 00
Galveston, Harrisburg & San Antonio (Mex. & Pac.), 1st mort., 5s.....	55,375 00	54,000 00
Georgia R. R. & Banking Co.....	11,112 50	10,400 00
Great Northern Ry., Northern Pacific, C. B. & Q., joint col., 4s.....	47,062 50	48,000 00
Illinois Central R. R. Co., (Louisville div.), 1st mort., 3½s.....	19,000 00	17,600 00
Kanawha & Michigan Ry. Co., 1st mort., 4s.....	20,250 00	23,500 00
Lake Erie & Western R. R. Co., 1st mort., 5s.....	55,187 50	56,500 00
Lehigh & New York R. R. Co., 1st mort., 4s.....	9,075 00	9,400 00
Lehigh Valley Terminal Ry. Co., 1st mort., 5s.....	13,080 00	13,680 00
Louisville & Nash, R. R. Co., (Paducah & Memphis div.), 1st mort., 4s.....	48,875 00	48,000 00
Minneapolis & St. Louis R. R. Co., 1st consol. mort., 5.....	10,471 50	10,600 00
Minneapolis & St. Louis R. R. Co., 1st mort., refund., 4s.....	28,700 00	24,600 00
Missouri, Kansas & Eastern Ry. Co., 1st mort., 5s.....	113,556 91	110,000 00
Montana Central Ry. Co., 1st mort., 5s.....	34,230 00	33,000 00
Morris & Essex R. R. Co., 1st consol. mort., 7s.....	12,500 00	11,400 00
New England R. R. Co., consol. mort., 4.....	25,000 00	25,000 00
New Orleans Great Northern R. R., equip. trust, 5s.....	24,748 10	24,500 00
New York, New Haven & Hartford R. R. Co., convt. deb., 6s.....	20,340 50	26,800 00
Norfolk & Western Ry. Co., 1st mort., 4s.....	24,137 69	24,500 00
Norfolk & Western Ry. Co., 1st lien & divisional, 4s.....	23,562 50	23,000 00
Ohio & West Virginia Ry. Co., 1st mort., sink. fund., 7s.....	3,547 50	3,000 00
Pennsylvania R. R. Co., convt. mort., 3½s.....	46,000 00	47,750 00
Philadelphia & Reading Terminal R. R. Co., 1st mort., 5s.....	10,462 50	11,600 00
Pittsburg, Cleveland & Toledo R. R. Co., 1st mort., 6s.....	10,525 00	11,000 00
Richmond & Danville R. R. Co., deb., 5s.....	11,000 00	10,500 00
Savannah, Florida & Western Ry. Co., 1st mort., 5s.....	10,462 50	11,200 00
Terre Haute & Logansport Ry. Co., 1st mort., 6s.....	4,425 00	4,000 00
Vermont Valley R. R. Co. of 1871, 5s.....	25,125 00	24,750 00
West Shore R. R. Co., 1st mort., 4s.....	90,800 00	80,000 00
Willmar & Sioux Falls Ry. Co., 1st mort., 5s.....	16,425 00	17,100 00
Rutland & Grafton District, Ill., 6s.....	1,000 00	1,000 00
Chicago, Burlington & Quincy R. R. Co.....	3,100 00	7,440 00
New York, New Haven & Hartford R. R. Co.....	62,287 60	77,500 00
New York, New Haven & Hartford R. R. Co.....	5,468 75	6,781 25
Underwriter's Salvage Co. of New York.....	1,000 00	1,000 00
Totals.....	\$2,346,788 96	\$2,284,921 25

## PACIFIC FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 111 William street, New York N. Y., incorporated Apr. 16, 1851; commenced business in Illinois May 22, 1876.]

C. V. MESEROLE, President.

H. G. STEPHENS, Secretary.

ARCH. O. BURDICK, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$765,035 35

## INCOME.

	Fire.	
Gross premiums.....	\$610,967 47	
Deduct gross amount paid for—Reinsurance, fire, \$136,465.83; return premiums, fire, \$61,139.81.....	197,605 64	
Total premiums (other than perpetuals).....		\$413,361 83
Interest on mortgage loans.....	\$ 532 50	
Interest on bonds and dividends on stocks.....	27,424 98	
Interest from other sources.....	1,191 50	
Total interest.....		29,148 98
Profit on sale or maturity of ledger assets.....		1,500 00
Total income.....		<u>\$444,010 81</u>
Total.....		<u>\$1,209,046 16</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$274,239 32	
Deduct amount received for—Salvage, fire, \$5,302.82; reinsurance, fire, \$38,773.48.....	44,076 30	
Net amount paid for losses.....		\$230,163 02
Expenses of adjustment, settlement of losses.....		4,829 06
Commissions or brokerage.....		104,763 04
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		6,792 86
Rents—including company's occupancy of its own buildings.....		1,807 00
Advertising, printing and stationery.....		800 80
Postage, telegrams, telephone and express.....		11 02
Legal expenses.....		323 50
Fire department, fire patrol and salvage corps assessments, fees, taxes, and assessments.....		1,629 03
State taxes on premiums.....		5,026 11
Interest and dividends to stockholders.....		24,000 00
Total disbursements.....		<u>\$379,645 44</u>
Balance.....		<u>\$829,400 72</u>

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$721,655 62
Cash in office.....	204 20
Deposits in trust companies and banks not on interest.....	4,150 89
Deposits in trust companies and banks on interest.....	14,890 41
Agent's balances, representing business written subsequent to October 1, last.....	88,499 60
Total ledger assets.....	<u>\$829,400 72</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	3,246 23
Market value of bonds and stocks over book value.....	14,919 38
Total admitted assets.....	<u>\$847,566 33</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$44,948 00
Losses resisted.....	4,525 00
Total claims for losses.....	\$49,473 00
Deduct reinsurance.....	5,902 00
Net amount of unpaid losses.....	\$ 43,571 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$184,271 09
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	40,651 85
Total unearned premiums as computed above.....	224,922 94
State, county and municipal taxes due or accrued.....	5,000 00
Total liabilities, except capital stock.....	<u>\$273,493 94</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	374,072 39
Surplus to policy holders.....	574,072 39
Total.....	<u>\$847,566 33</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$46,776,069 00	\$534,824 15
Written during the year.....	49,899,848 00	610,967 47
Totals.....	\$96,675,917 00	\$1,145,791 62
Expired and terminated.....	82,226,021 00	632,546 69
In force at end of the year.....	\$44,449,896 00	\$513,244 93
Deduct amount reinsured.....	3,873,909 00	64,163 31
Net amount in force.....	<u>\$40,575,987 00</u>	<u>\$449,081 62</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$32,241,423 00	\$368,542 18
More than one and not more than three years to run.....	7,575,335 00	70,117 97
More than three years to run.....	759,229 00	10,421 47
Net amount in force Dec. 31, 1909.....	<u>\$40,575,987 00</u>	<u>\$449,081 62</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 35,000 00
Losses incurred during the year, fire.....	280,698 33
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,401,270 00
Less.....	1,468,209 00
Net risks written.....	<u>\$2,933,061 00</u>
Gross premiums received.....	\$57,794 24
Less.....	14,384 77
Net premiums received.....	<u>\$43,409 47</u>
Net losses paid.....	<u>\$21,051 57</u>
Net losses incurred.....	<u>\$23,474 57</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
New York City, 3s.....	\$ 85,000 00	\$ 80,750 00
New York City, 3s.....	115,000 00	102,350 00
New York City, 3½s.....	10,087 50	94,000 00
New York City, 3½s.....	10,062 50	9,000 00
New York City, 3½s.....	50,875 00	46,500 00
New York City, 4½s.....	10,975 00	11,100 00
New York City, 4½s.....	10,987 50	11,100 00
Distillers Securities Co., 5s.....	17,125 00	15,000 00
Western Maryland R. R., 1st mort., 4s.....	17,265 00	17,200 00
Western Maryland R. R., convt., 4s.....	7,362 50	7,000 00
Atchison, Topeka & Santa Fé, convt., 4s.....	10,163 11	12,300 00
Pennsylvania R. R., convt., 3½s.....	43,337 50	43,650 00
Improved Property Holding Co., 6s.....	13,000 00	13,000 00
Brooklyn Rapid Transit, 4s.....	16,795 00	17,400 00
Central Leather Co., 5s.....	9,905 00	9,900 00
American Telephone & Telegraph Co., 4s.....	9,487 50	10,600 00
Mortgage Bond Co., 4s.....	9,000 00	8,900 00
Southern R. R., div. and gen. mort., 4s.....	21,000 00	20,500 00
Brooklyn Union Gas.....	20,312 50	16,200 00
Pennsylvania R. R.....	31,012 50	34,250 00
Peoples Gas Light & Coke Co.....	20,037 50	23,200 00
Brooklyn City R. R.....	5,000 00	9,850 00

## SCHEDULE A—Concluded.

Bonds and Stocks.			
Description.	Book value.	Market value.	
Manhattan R. R.....	\$27,775 00	\$28,200 00	
Consolidated Gas Co.....	22,775 00	32,000 00	
Atchison, Topeka & Santa Fé, pref.....	17,924 38	21,000 00	
Chicago, Milwaukee & St. Paul.....	13,212 50	15,800 00	
Chicago Northwestern, com.....	31,850 00	37,000 00	
Great Northern R. R.....	10,387 50	14,400 00	
New York Central & Hudson River R. R.....	19,703 13	22,225 00	
Baltimore & Ohio, con.....	9,237 50	11,800 00	
Golden Hill Building Co.....	25,000 00	25,000 00	
Totals.....	<u>\$721,655 62</u>	<u>\$736,575 00</u>	

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**PELICAN ASSURANCE COMPANY.**
**YEAR ENDING DECEMBER 31, 1909.**


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Located at No. 47 Cedar street, New York, N. Y.; incorporated Mar. 7, 1899; commenced business in Illinois June, 1899.]

L. P. BAYARD, President.

A. D. IRVING, Jr., Secretary.

B. C. MILLER, Attorney in Illinois at Chicago.

**CAPITAL.**

Capital stock paid in cash.....	<u>\$200,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$604,369 24</u>

**INCOME.**

	Fire.	
Gross premiums.....	\$439,418 47	
Deduct gross amount paid for—Reinsurance, fire, \$47,326.45; return premiums, fire, \$77,002 92.....	<u>124,329 37</u>	
Total premiums.....		\$315,089 10
Interest on bonds.....	\$21,111 38	
Interest from trust companies and banks.....	<u>417 02</u>	
Total interest.....		21,528 40
Increase in book value of ledger assets.....		<u>913 25</u>
Total income.....		<u>\$337,530 75</u>
Total.....		<u>\$941,899 99</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$187,386 31	
Deduct amount received for—Salvage, fire, \$983.07; reinsurance, fire, \$25,848.39.....	26,831 46	
Net amount paid for losses.....		\$160,554 85
Expenses of adjustment, settlement of losses.....		3,871 74
Commissions or brokerage.....		76,910 59
Allowances to local agencies for miscellaneous agency expenses.....		845 25
Expenses of special and general agents.....		151 68
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		13,708 38
Rents—including company's occupancy of its own buildings.....		2,303 59
Advertising, printing and stationery.....		1,683 21
Postage, telegrams, telephone and express.....		321 18
Legal expenses.....		128 88
Maps, including corrections.....		867 71
Underwriters' boards and tariff associations.....		2,048 59
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		1,633 76
Inspections surveys.....		1,680 23
State taxes on premiums.....		4,660 06
Insurance department licenses and fees.....		1,433 78
All other licenses, fees and taxes.....		1,512 94
Other disbursements—Sundries, \$337.85; exchange, \$116.07.....		454 52
Interest and dividends to stockholders.....		20,000 00
Agents' balances charged off.....		231 77
Decrease in book value of ledger assets.....		6,070 42
Total disbursements.....		\$301,073 15
Balance.....		\$640,826 84

## LEDGER ASSETS.

Book value of bonds.....	\$551,442 25
Deposits in trust companies and banks not on interest.....	33,459 05
Deposits in trust companies and banks on interest.....	18,611 20
Agent's balances, representing business written subsequent to October 1, last.....	37,300 76
Agent's balances, representing business written prior to October 1, last.....	13 58
Total ledger assets.....	\$640,826 84

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	5,617 78
Reinsurance due on losses paid.....	447 29
Gross assets.....	\$646,891 91

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	13 58
Total admitted assets.....	\$646,878 33

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 11 00	
Losses in process of adjustment, or in suspense.....	24,458 00	
Losses resisted.....	3,705 00	
Total claims for losses.....	\$28,174 00	
Deduct reinsurance.....	3,488 00	
Net amount of unpaid losses.....		\$ 24,686 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$117,053 74	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	109,101 13	
Excess of original premiums over amount received for reinsurance, \$780.47; unearned premiums ( <i>pro rata</i> ).....	420 72	
Total unearned premiums as computed above.....		226,575 59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		101 55
State, county and municipal taxes due or accrued.....		2,500 00
Reinsurance premiums.....		3,244 26
Total liabilities, except capital stock.....		\$257,107 40
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	189,770 93	
Surplus to policy holders.....		389,770 93
Total.....		\$646,878 33



## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$47,086,242 00	\$491,256 06
Written during the year.....	40,449,184 00	439,418 47
Totals.....	\$87,535,426 00	\$930,674 52
Expired and terminated.....	37,169,210 00	420,866 55
In force at end of the year.....	\$50,366,216 00	\$509,807 97
Deduct amount reinsured.....	5,491,551 00	67,096 31
Net amount in force.....	<u>\$44,874,665 00</u>	<u>\$442,711 66</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$20,929,095 00	\$434,107 49
More than one and not more than three years to run.....	21,459,524 00	173,244 40
More than three years to run.....	2,486,046 00	35,359 77
Net amount in force Dec. 31, 1909.....	<u>\$44,874,665 00</u>	<u>\$442,711 66</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000 00
Losses incurred during the year, fire.....	156,212 92
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,766,805 00
Less.....	907,198 00
Net risks written.....	<u>\$1,859,607 00</u>
Gross premiums received.....	\$31,671 42
Less.....	7,152 65
Net premiums received.....	<u>\$24,518 77</u>
Net losses paid.....	<u>\$13,993 33</u>
Net losses incurred.....	<u>\$14,554 33</u>

## SCHEDULE A.

Description.	Bonds.	
	Book value.	Market value.
City of Boston, 4s.....	\$ 25,750 00	\$ 25,750 00
City of Brooklyn, gold exempt, 3½s.....	6,812 25	6,812 25
City of Brooklyn, gold exempt, 3½s.....	5,700 00	5,700 00
City of Brooklyn, gold exempt, 3½s.....	3,800 00	3,800 00
City of Brooklyn, gold exempt, 3½s.....	9,500 00	9,500 00
City of Brooklyn, gold exempt, 3½s.....	8,640 00	8,640 00
City of Brooklyn, gold exempt, 3½s.....	8,550 00	8,550 00
City of Brooklyn, gold exempt, 3½s.....	8,640 00	8,640 00
City of Brooklyn, gold exempt, 3½s.....	8,550 00	8,550 00
City of Brooklyn, gold exempt, 3½s.....	4,700 00	4,700 00
City of Brooklyn, gold exempt, 3½s.....	6,650 00	6,650 00
N. Y. City, corp., gold tax exempt, 3½s.....	13,500 00	13,500 00
New York City, 4½s.....	27,750 00	27,750 00
New York City, 4s.....	220,000 00	220,000 00
Atchafson, Topeka & Santa Fé R. R. Co., gen. mort., 4s.....	30,000 00	30,000 00
Baltimore & Ohio R. R. Co., prior lien mort., 3½s.....	23,250 00	23,250 00
Chicago, Milwaukee & St. Paul R. R. Co., gen. mort., 4s.....	20,200 00	20,200 00
Great Northern, Northern Pacific, C. B. & Q., col., 4s.....	24,250 00	24,250 00
Manhattan Ry., 4s.....	34,300 00	34,300 00
N. Y. Central & H. R. R. Co., Lake Shore, col., 3½s.....	40,500 00	40,500 00
Union Pacific R. R. Co., 1st mort., R. R. & Land Grant, 4s.....	20,400 00	20,400 00
Totals.....	<u>\$551,442 25</u>	<u>\$551,442 25</u>

# THE PENNSYLVANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 510 Walnut street, Philadelphia, Pa.; incorporated March, 1825; commenced business in Illinois Oct. 25, 1872.]

R. DALE BENSON, President.

W. GARDNER CROWELL, Secretary.

CHAS. H. BARRY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$750,000 00	
Amount of ledger asses, Dec. 31, of previous year.....		\$6,840,430 44

## INCOME.

	Fire.	
Gross premiums.....	\$4,267,581 10	
Deduct gross amount paid for—Reinsurance, fire, \$321,972.66; return premiums, fire, \$577,068.49.....	899,041 15	
Total premiums (other than perpetuals).....		\$3,368,539 95
Deposit premiums on perpetual risks.....		33,311 93
Interest on mortgage loans.....	\$ 12,890 49	
Interest on collateral loans.....	9,909 34	
Interest on bonds and dividends on stocks.....	230,424 40	
Interest from other sources.....	3,570 67	
Rents—including company's occupancy of its own buildings.....	5,551 25	
Total interest and rents.....		262,346 15
From other sources, viz: Transfers.....		402 00
Profit on sale or maturity of ledger assets.....		14,455 50
Total income.....		\$3,679,055 53
Total.....		\$10,519,485 97

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,852,813 86	
Deduct amount received for—Salvage, fire, \$5,323.74; reinsurance, fire, \$104,806.69.....	110,130 43	
Net amount paid for losses.....		\$1,742,683 43
Expenses of adjustment, settlement of losses.....		6,274 74
Commissions or brokerage.....		773,649 14
Salaries and expenses of special and general agents.....		130,528 38
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		66,515 40
Rents—including company's occupancy of its own buildings.....		19,921 52
Advertising, printing and stationery.....		29,491 59
Postage, telegrams, telephone and express.....		19,050 92
Legal expenses.....		1,680 00
Furniture and fixtures.....		1,464 61
Maps, including corrections.....		8,444 24
Underwriters' boards and tariff associations.....		42,873 15
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		4,445 68
Repairs and expenses on real estate.....		1,638 01
Taxes on real estate.....		2,772 26
State taxes on premiums.....		66,497 53
Insurance department licenses and fees.....		13,500 19
All other licenses, fees and taxes.....		14,298 09
Other disbursements, viz: Miscellaneous.....		13,634 82
Deposit premiums returned.....		28,332 08
Interest and dividends to stockholders.....		187,500 00
Loss on sale or maturity of ledger assets.....		2 34
Total disbursements.....		\$3,175,198 12
Balance.....		\$7,344,287 85

## LEDGER ASSETS.

Book value of real estate .....	\$ 189,377 07
Mortgage loans on real estate .....	208,500 00
Loans secured by pledge of bonds, stocks or other collaterals .....	299,626 36
Book value of bonds and stocks (Schedule A) .....	5,907,261 58
Cash in office .....	1,010 03
Deposits in trust companies and banks on interest .....	143,391 37
Agent's balances, representing business written subsequent to October 1, last .....	570,899 60
Agent's balances, representing business written prior to October 1, last .....	24,221 84
<b>Total ledger assets .....</b>	<b>\$7,344,287 85</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 3,032 35
Interest accrued on bonds .....	71,607 21
Interest accrued on collateral loans .....	1,820 54
<b>Total .....</b>	<b>76,460 10</b>
<b>Gross assets .....</b>	<b>\$7,420,747 95</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$24,221 84
Book values of ledger assets over market value, viz:	
Bonds and stocks .....	39,103 58
Real estate .....	48,377 07
Loan on collateral .....	9,626 36
<b>Total .....</b>	<b>121,328 85</b>
<b>Total admitted assets .....</b>	<b>\$7,299,419 10</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 33,779 92
Losses in process of adjustment, or in suspense .....	284,311 58
Losses resisted .....	15,239 65
<b>Total claims for losses .....</b>	<b>\$333,331 15</b>
Deduct reinsurance .....	20,283 18
<b>Net amount of unpaid losses .....</b>	<b>\$ 313,047 97</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$1,138,663 67
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	1,948,115 05
<b>Total unearned premiums as computed above .....</b>	<b>3,086,778 72</b>
Amount reclaimable by the insured on perpetual fire insurance policies .....	919,270 98
State, county and municipal taxes due or accrued .....	30,000 00
<b>Total liabilities, except capital stock .....</b>	<b>\$4,349,097 67</b>
Cash capital .....	\$ 750,000 00
Surplus over all liabilities .....	2,200,321 43
<b>Surplus to policy holders .....</b>	<b>2,950,321 43</b>
<b>Total .....</b>	<b>\$7,299,419 10</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$568,160,664 00	\$6,197,649 76
Written during the year .....	378,586,223 00	4,267,581 10
<b>Totals .....</b>	<b>\$946,746,887 00</b>	<b>\$10,465,230 86</b>
Expired and terminated .....	344,888,998 00	3,952,112 48
<b>In force at end of the year .....</b>	<b>\$601,857,889 00</b>	<b>\$6,513,118 38</b>
Deduct amount reinsured .....	46,110,627 00	444,265 18
<b>Net amount in force .....</b>	<b>\$555,747,262 00</b>	<b>\$6,068,853 20</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$196,366,593 00	\$2,277,327 35
More than one and not more than three years to run .....	225,370,849 00	2,357,369 93
More than three years to run .....		1,434,155 92
<b>Net amount in force Dec. 31, 1909 .....</b>	<b>\$555,747,262 00</b>	<b>\$6,068,853 20</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$ 120,000 00
Losses incurred during the year, fire	1,729,312 98
Amount loaned to officers and directors	13,500 00
Amount loaned to stockholders not officers	5,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written	\$18,122,494 00	\$620,195 00
Less	3,392,571 00	
Net risks written	\$14,729,923 00	\$620,195 00
Gross premiums received	\$205,688 89	\$2,910 90
Less	32,140 85	
Net premiums received	\$173,548 04	\$2,910 90
Net losses paid	\$115,894 65	\$765 91
Net losses incurred	\$107,698 94	\$765 91

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Atlanta, Ga., City of, redem., 4½s.	\$ 10,575 00	\$ 10,200 00
Dayton, O., City of, sewer and paving, 5s.	36,773 75	33,280 00
Duluth, Minn., city of, refund., 4½s.	48,232 60	48,410 00
New York, city of, 4s.	100,484 38	100,000 00
Portland, Ore., city of, 5s.	54,823 70	48,150 00
Portland, Ore., port of, 5s.	6,028 60	5,250 00
Richmond, Va., city of, 4s.	21,732 00	20,000 00
Richmond, Va., city of, 4s.	17,609 37	17,500 00
Sewickley, Pa., borough of, school district, 5s.	11,080 00	10,100 00
Sharpsburg, Pa., borough of, street imp., 4s.	41,464 00	39,600 00
West Knoxville, Tenn., gen. imp., 6s.	22,000 00	20,800 00
Atchison, Topeka & Santa Fé R. Co., East Okla. div., 1st mort., 4s.	96,125 00	97,000 00
Atchison, Topeka & Santa Fé R. Co., Trans. Con. S. L., 1st mort., 4s	47,690 75	47,000 00
Atlantic City R. R. Co., mort., 5s.	30,825 00	31,500 00
Atlantic Coast Line R. R. Co., L. & N., coll., 4s.	92,500 00	94,000 00
Atlantic Coast Line R. R. Co., equip., 4s.	57,080 00	58,800 00
Baltimore & Ohio R. R. Co., prior lien, gold, 3½s.	94,533 75	93,000 00
Balto. & Ohio R. R. Co., Pitts. L. E. & W. Vir. Sys. refund. mort., 4s	93,250 00	93,000 00
Buffalo & Susquehanna Rd. Co., 1st mort., refund., gold, 4s.	24,500 00	22,250 00
Buffalo & Rochester & Pittsburg Ry. Co., equip., series F., 4½s.	23,500 00	25,000 00
Central Pacific R. R. Co., 1st mort., refund. gold, 4s.	148,196 25	144,000 00
Central Pacific R. R. Co., through short line, 1st mort., 4s.	93,879 91	93,000 00
Chesapeake & Ohio R. R. Co., gen. mort., 4½s.	52,500 00	51,500 00
Chesapeake & Ohio R. R. Co., 1st consol. mort., 5s.	111,000 00	114,000 00
Chesapeake & Ohio R. R. Co., car trust series D., 4s.	24,347 50	25,000 00
Chesapeake & Ohio R. R. Co., equip. trust, series K., 4s.	9,612 50	9,700 00
Chicago & Eastern Illinois R. R. Co., equip. note, series G., 5s.	24,473 00	24,750 00
Chicago Hammond & Western R. R. Co., 1st mort., 50 year G., 6s.	50,000 00	58,500 00
Chicago, Indiana & Southern R. R. Co., 50 year gold, 4s.	45,250 00	46,500 00
Chicago, Ind. & St. Louis short line Ry. Co., 1st mort., 4s.	49,875 00	46,500 00
Chicago & Northwestern Ry. Co., sink fund, 5s.	48,950 00	48,840 00
Chicago, Rock Island & Pacific R. R. Co., gen. mort., 4s.	102,925 00	99,000 00
Chicago, Rock Island & Pacific R. R. Co., G. B. 1902, ser. K., Choctaw, 4s	24,567 00	24,000 00
Chicago, Rock Island & Pacific R. R. Co., G. B., ser. L., Choctaw, 4s.	24,226 87	24,000 00
Chicago, Rock Island & Pacific R. R., 1st refund. mort., 4s.	47,500 00	45,000 00
Chicago & Western Indiana R. R. Co., consol. mort., 4s.	144,250 00	139,500 00
Choctaw, Oklahoma & Gulf R. R. Co., consol. mort., 5s.	53,750 00	55,000 00
Erie R. R. Co., prior lien, gold, 4s.	48,626 00	42,500 00
Erie R. R. Co., gen. lien, gold, 4s.	15,162 50	13,680 00
Evansville & Terre Haute R. R. Co., 1st gen. mort., 5s.	25,750 00	25,500 00
Greenbrier Ry. Co., 1st mort., 4s.	96,125 00	94,000 00
Hocking Valley R. R. Co., equip. trust, series A., 4s.	45,794 00	48,000 00
Houston Belt & Terminal Ry. Co., 1st mort., S. F., 5s.	49,750 00	48,500 00
Ind., Columbus & Eastern Traction Co., gen. refund. mort., 5s.	47,000 00	45,000 00
Iowa Central Ry. Co., 1st refund. mort., 4s.	19,375 00	19,000 00

## SCHEDULE A—Concluded.

Bonds and Stocks.		
Description.	Book value.	Market value.
Iron Mountain, car trust, series P., 5s.....	\$ 14,303 80	\$ 14,000 00
Lehigh & New England R. R. Co., equip. trust, series A., 4½s.....	29,484 00	30,000 00
Lehigh Valley R. R. Co., coll. trust, series 24, 4s.....	22,363 10	24,250 00
Lehigh Valley R. R. Co., coll. trust, series 27, 4s.....	22,100 00	24,250 00
Lehigh Valley R. R. Co., equip. trust, series J., 4½s.....	47,772 50	50,000 00
Long Island R. R. Co., ferry, 1st mort., 4½s.....	50,250 00	50,000 00
L. & N. R. R. Co. & Mobile & Montg., 1st mort., 50 year, 4½s.....	55,475 00	52,500 00
Midland Valley R. R. Co., 1st mort., 5s.....	99,600 00	99,600 00
Minneapolis & St. Louis R. R. Co., equip. trust, gold, certifi., 5s.....	50,422 50	50,000 00
Montreal Terminal Co. of Buffalo, 4s.....	46,875 00	47,500 00
Newburgh & New York R. R. Co., mort., 5s.....	25,750 00	25,250 00
New Orleans Terminal Co., 1st mort., series A., 4s.....	94,812 50	81,000 00
New York Central & Hudson River R. R., coup., notes, 5s.....	49,750 00	50,000 00
New York Central Lines, 5 per cent equip. trust of 1907, 5s.....	96,125 00	102,000 00
New York Central & Hudson River R. R., deb., gold, 4s.....	22,875 00	23,750 00
New York, New Haven & Hartford R. R. Co., deb., 4s.....	24,162 50	24,500 00
Norfolk & Western Ry. Co., gen. mort., div 1st, 4s.....	92,562 50	93,000 00
Norfolk & Western Ry. Co., 2 year gold notes dated May 1-08, 5s.....	24,875 00	25,000 00
Norfolk & Western Ry. Co., equip. trust, series J., 4s.....	9,700 00	9,700 00
Norfolk & Western Ry. Co., equip. trust, series M., 4s.....	49,107 50	48,500 00
Omaha & Council Bluffs St. Ry. Co., 1st consol. mort., 5s.....	49,250 00	49,500 00
Oregon Short Line R. R. Co., refund, 4s.....	48,500 00	47,000 00
Pennsylvania Co., trust, gold certifi., 3½s.....	86,590 95	88,270 00
Pennsylvania R. R. Co., consol. mort., 4s.....	19,200 00	20,800 00
Phila., Balto. & Wash. R. R. Co., serial gold loan, 4s.....	73,677 50	75,000 00
Philadelphia Co., 1st and coll. trust, 5s.....	54,531 25	52,500 00
Philadelphia Co., coll. trust, mort., 6s.....	49,652 50	50,000 00
Philadelphia Rapid Transit Co., coll. trust, 5s.....	50,250 00	51,000 00
Philadelphia & Reading R. R. Co., consol. mort., 7s.....	20,000 00	21,000 00
Philadelphia & Reading R. R. Co., terminal 50 year, 5s.....	100,250 00	118,000 00
Phila., Wilm. & Balto. R. R., stock trust certifi., 4s.....	62,450 00	65,000 00
Pitts., Cin. & St. Louis Ry. Co., consol. mort., series G., 4s.....	97,750 00	100,000 00
Pitts., Youngstown & Ashtabula Ry. Co., 1st gen. mort., series A., 4s.....	24,897 50	24,750 00
Reading Co. & Phil. & Reading Coal & Iron Co., gen. mort., 4s.....	48,562 50	50,000 00
Rochester Ry. & Light Co., consol. mort., 5s.....	47,375 00	49,500 00
Southern Pacific R. R. Co., 1st refund. mort., 4s.....	97,218 75	95,000 00
Southern Ry. Co., 1st mort., 50 year, St. Louis div., 4s.....	92,187 50	87,000 00
Southern Ry. Co., equip. trust, series L., 4½s.....	52,442 40	56,000 00
St. Louis, Iron Mountain & Southern Ry. Co., River & Gulf div., 1st mort., 4s.....	94,500 00	87,000 00
St. Louis, Iron Mountain & Southern Ry. Co., equip. trust, 5s.....	10,760 20	11,000 00
St. Louis & San Francisco R. R. Co., gen. lien, 5s.....	44,875 00	44,500 00
Terminal R. R. Assn. of St. Louis, 1st mort., 4½s.....	54,500 00	53,500 00
Terminal R. R. Assn. of St. Louis, gen. refund. mort., sink fund, 4s.....	124,812 50	121,250 00
Union Pacific Ry. Co., 1st mort. and land grant, 4s.....	26,218 75	25,500 00
Virginia & Southern Ry. Co., 1st mort. gold, 5s.....	49,500 00	49,500 00
Washington, Ohio & Western R. R. Co., 1st mort., 4s.....	28,238 75	26,100 00
Washington Terminal Co., 1st mort., gold, 3½s.....	42,625 00	45,000 00
Western Transit Co., 3½s.....	48,318 33	45,000 00
Cherokee Construction Co., 5 year notes, 6s.....	30,400 00	28,800 00
Chesapeake & Delaware Canal Co., 1st mort., 5s.....	8,602 50	6,500 00
Consol. Gas., Electric & Power Co., Balto., Md., gen. mort., 4½s.....	43,000 00	42,500 00
Hoboken Ferry Co., 1st mort., gold, 5s.....	51,250 00	53,000 00
Indianapolis Traction & Terminal Co., 1st mort., sink fund, gold, 5s.....	45,750 00	49,000 00
Lehigh Coal & Navigation Co., ext., 4s.....	18,320 00	20,000 00
Lehigh Coal & Navigation Co., fund., and gen. imp., 4s.....	103,920 00	101,000 00
Manufacturers Water Co., 1st mort., 30 year, gold, 5s.....	49,250 00	50,000 00
Monongahela River Cons. Coal & Coke Co., equip. note, 4½s.....	19,675 72	19,600 00
Penn. Mary Coal Co., 1st mort., 5s.....	50,000 00	50,000 00
Pittsburg Coal Co., equip. notes car trust of 1905, 4½s.....	4,950 11	4,950 00
Pittsburg Coal Co., equip. notes car trust of 1905, 4½s.....	14,756 79	14,850 00
Portland Ry., Light & Power Co., 3 year notes, series C., 5s.....	74,312 50	74,250 00
Public Service Corporation of New Jersey, 50 year gold, 5s.....	48,000 00	48,500 00
Wilkes-Barre Gas & Electric Co., consol. mort., gold, 5s.....	50,000 00	50,000 00
Wilmington Gas Co., 1st refund. S. F. mort., 40 year, 5s.....	24,375 00	24,500 00
Bellefonte Central R. R. Co., Penna.....	20,150 00	3,090 00
Grand Rapids & Indiana R. R. Co.....	18,501 00	10,090 00
Pennsylvania R. R. Co.....	103,749 63	115,328 00
General Adjustment Bureau of N. Y.....	100 00	100 00
Philadelphia Bourse.....	700 00	90 00
Southern Adjustment Bureau, Atlanta.....	100 00	100 00
Underwriters' Salvage Co. of N. Y.....	500 00	500 00
Underwriters' Securities Corporation, pref.....	147,500 00	147,500 00
Underwriters' Securities Corporation, com.....	100,000 00	65,000 00
Union Insurance Co., Philadelphia.....	50 00	50 00
Philadelphia National Bank.....	19,165 12	63,600 00
Totals.....	\$5,907,261 58	\$5,868,158 00

# PEOPLES' NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 307 Walnut street, Philadelphia, Pa.; incorporated April 29, 1908; commenced business in Illinois Jan. 26, 1909.]

LOUIS S. AMANSON, President.

C. G. YATES, Secretary.

JAMES H. MOORE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$1,000,000 00	
Amount of ledger assets, Dec. 31, of previous year.....	\$1,008,796 81	
Increase of paid up capital during the year.....	287,800 00	
Surplus paid in by stockholders.....	478,677 84	
Extended at.....		<u>\$1,775,264 65</u>

## INCOME.

	Fire.	
Gross premiums.....	\$1,691,370 78	
Deduct gross amount paid for—Reinsurance, fire, \$133,285.54; return premiums, fire, \$237,713.94.....	370,999 48	
Total premiums (other than perpetuals).....		\$1,320,371 30
Deposit premiums on perpetual risks.....		4,576 68
Interest on mortgage loans.....	\$ 6,472 83	
Interest on collateral loans.....	5,243 37	
Interest on bonds and dividends on stocks.....	52,626 92	
Interest from other sources.....	1,719 33	
Total interest.....		66,062 45
Total income.....		<u>\$1,391,010 43</u>
Total.....		<u>\$3,166,275 08</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$235,758 26	
Deduct amount received for—Salvage, fire, \$1,161.19; reinsurance, fire, \$23,572.71.....	24,733 90	
Net amount paid for losses.....		\$211,024 36
Expenses of adjustment, settlement of losses.....		3,732 98
Commissions or brokerage.....		391,618 36
Salaries and expenses of special and general agents.....		18,732 39
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		41,503 67
Rents—including company's occupancy of its own buildings.....		3,500 00
Advertising, printing and stationery.....		15,823 46
Postage, telegrams, telephone and express.....		8,221 08
Legal expenses.....		60 73
Furniture and fixtures.....		4,175 17
Maps, including corrections.....		5,795 44
Underwriters' boards and tariff allocations.....		820 13
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		924 79
Inspections and surveys.....		1,591 79
Insurance department licenses and fees.....		4,079 16
All other licenses, fees and taxes.....		12,209 69
Other disbursements, viz.: Incidental office expenses, \$7,353.42; exchange, \$25.50; interest, \$8,501.46.....		15,880 38
Loss on sale or maturity of ledger assets.....		47 41
Total disbursements.....		<u>\$739,751 99</u>
Balance.....		<u>\$2,426,523 09</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 433,450 00
Loans secured by pledge of bonds, stocks or other collaterals.....	123,525 00
Book value of bonds and stocks (Schedule A).....	1,450,903 28
Cash in office.....	595 96
Deposits in trust companies and banks on interest.....	286,751 02
Agent's balances, representing business written subsequent to October 1, last.....	180,778 82
Agent's balances, representing business written prior to October 1, last.....	519 03
<b>Total ledger assets.....</b>	<b>\$2,426,523 09</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 6,010 25
Interest accrued on bonds.....	20,394 34
Interest accrued on collateral loans.....	1,848 87
<b>Total.....</b>	<b>28,253 46</b>
Market value of bonds and stocks over book value.....	14,152 36
<b>Gross assets.....</b>	<b>\$2,468,928 91</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	519 03
<b>Total admitted assets.....</b>	<b>\$2,468,409 88</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$26,039 55
Losses in process of adjustment, or in suspense.....	60,216 37
Losses realized.....	2,700 00
<b>Total claims for losses.....</b>	<b>\$88,955 92</b>
Deduct reinsurance.....	11,188 05
<b>Net amount of unpaid losses.....</b>	<b>\$ 77,767 87</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$393,678 19
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	360,013 33
<b>Total unearned premiums as computed above.....</b>	<b>753,691 52</b>
Amount reclaimable by the insured on perpetual fire insurance policies.....	4,119 03
State, county and municipal taxes due or accrued.....	25,000 00
Reinsurance premiums.....	3,058 69
<b>Total liabilities, except capital stock.....</b>	<b>\$ 863,637 11</b>
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	604,772 77
<b>Surplus to policy holders.....</b>	<b>1,604,772 77</b>
<b>Total.....</b>	<b>\$2,468,409 88</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Written during the year.....	\$178,340,343 00	\$1,691,370 78
Expired and terminated.....	45,805,663 00	338,883 12
<b>In force at end of the year.....</b>	<b>\$132,534,680 00</b>	<b>\$1,352,487 66</b>
Deduct amount reinsured.....	11,314,023 00	129,813 22
<b>Net amount in force.....</b>	<b>\$121,220,657 00</b>	<b>\$1,222,674 44</b>

Perpetual risks not included above, \$113,300.00; premiums on same, \$4,576.68.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$77,328,367 00	\$787,356 38
More than one and not more than three years to run.....	36,439,380 00	346,742 96
More than three years to run.....	7,452,910 00	88,575 10
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$121,220,657 00</b>	<b>\$1,222,674 44</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 27,500 00
Losses incurred during the year, fire.....	288,792 23
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$9,433,953 00
Less.....	1,960,679 00
Net risks written.....	\$7,464,274 00
Gross premiums received.....	\$91,897 48
Less.....	15,038 12
Net premiums received.....	\$76,859 36
Net losses paid.....	\$6,581 10
Net losses incurred.....	\$9,498 80

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Allegheny county, Pa., road, coup., 4s.....	\$10,075 00	\$10,000 00
City of Albany, Ga., imp., 5s.....	5,457 00	5,675 00
City of Albany, Ga., imp., 5s.....	5,477 00	5,675 00
City of Albany, N. Y., reg., imp., 4s.....	10,031 00	10,050 00
City of Albany, N. Y., reg., imp., 4s.....	15,056 25	15,075 00
City of Altoona, Pa., imp., 4s.....	3,995 00	4,000 00
City of Altoona, Pa., refund., 4s.....	3,022 50	3,000 00
City of Altoona, Pa., water, 4s.....	2,996 25	3,000 00
Argentine Republic, gold cert., 5s.....	9,644 86	9,650 00
City of Baltimore, Md., new sewerage imp., 3½s.....	9,375 00	9,600 00
City of Birmingham, Ala., public imp., 6s.....	10,895 00	10,900 00
City of Boston, Mass., imp., 3½s.....	4,856 25	4,887 50
City of Boston, Mass., imp., 3½s.....	9,750 00	9,775 00
City of Brooklyn, reg., gold, completion Brooklyn Bridge, 6s.....	10,495 50	10,500 00
City of Brooklyn, N. Y., water, reg., 4s.....	15,000 00	15,000 00
City of Buffalo, N. Y., refund., water, 3½s.....	9,946 00	10,000 00
City of Camden, N. J., floating, 4½s.....	10,655 00	10,650 00
City of Chicago, sanitary district, 4½s.....	10,222 50	10,175 00
City of Cleveland, Ohio, bridge, 4s.....	6,991 25	7,000 00
City of Columbus, Ga., refund., 4½s.....	10,475 00	10,450 00
County of Coos, Oregon, School Dist. No. 9, 5s.....	5,275 00	5,200 00
City of Eugene, Oregon, water, 5s.....	10,950 00	11,000 00
State of Georgia, reg., 4½s.....	10,500 00	10,450 00
Borough of Greensburgh, Pa., fund., 4½s.....	10,275 00	10,800 00
City of Hoboken, N. J., water 5s.....	11,451 00	11,600 00
City of Homestead, Pa., refund., 4½s.....	10,325 00	10,700 00
City of Houston, Texas, 5s.....	4,420 00	4,500 00
City of Houston, Texas, street imp., 5s.....	6,630 00	6,750 00
City of Los Angeles, Cal., water, 4½s.....	10,637 50	10,700 00
City of McKeesport, Pa., water, 4s.....	4,993 75	5,000 00
City of McKeesport, Pa., water, 4s.....	4,993 75	5,000 00
City of Minneapolis, Minn., sewer, 4s.....	10,175 00	10,300 00
City of Mobile, Ala., refund., 4½s.....	10,100 00	10,300 00
County of Nassau, N. Y., road construction, 5s.....	3,341 25	3,330 00
City of Newport News, Va., street imp., 4½s.....	10,475 00	10,400 00
City of New Rochelle, N. Y., sewer, 5s.....	12,466 80	12,480 00
City of New Rochelle, N. Y., sewer, 5s.....		
City of New Rochelle, N. Y., sewer, 5s.....		
City of New Rochelle, N. Y., sewer, 5s.....		
City of New York, N. Y., sewer, 5s.....	10,912 50	11,000 00
City of New York, gold coup., street imp., 3½s.....	972 15	980 00
City of New York, N. Y., ref., additional water, 3s.....	2,410 25	2,400 00
City of New York, N. Y., reg., city imp., 3s.....	2,354 00	2,400 00
City of New York, N. Y., reg., gold, new adeduct, 3½s.....	3,806 20	3,920 00
City of New York, N. Y., reg., gold, city imp., 3s.....	4,707 50	4,800 00
Borough of Norristown, Pa., refund., 4s.....	10,075 00	10,100 00
Township of North Bergen, N. J., fund., 5s.....	10,994 00	11,300 00
City of Oswego, N. Y., 4½s.....	10,287 50	10,250 00
City of Philadelphia, Pa., reg., 4s.....	15,806 25	15,450 00
City of Philadelphia, Pa., misc. imp., 4s.....	10,400 00	10,300 00



## SCHEDULE A—Continued.

Bonds and Stocks.			
Description.	Book value.	Market value.	
City of Pittsburgh, Pa., 5th Ward School, 6s	\$12,100 00	\$13,000 00	
City of Plainfield, N. J., school, 4½s	10,737 50	10,750 00	
Village of Port Chester, N. Y., 5s			
Village of Port Chester, N. Y., 5s	10,523 00	10,550 00	
Village of Port Chester, N. Y., 5s			
City of Portland, Ore., 4½s	10,375 00	10,600 00	
City of Portland, Ore., school, 4½s	15,712 50	15,900 00	
City of Portsmouth, Va., 4½s	10,000 00	10,400 00	
City of Poughkeepsie, N. Y., refund, 4½s	10,650 00	10,600 00	
City of Poughkeepsie, N. Y., refund, reg., 4½s	3,195 00	3,180 00	
City of Richmond, Va., 4s			
City of Richmond, Va., 4s			
City of Richmond, Va., 4s			
City of Richmond, Va., 4s	10,178 37	10,100 00	
City of Richmond, Va., 4s			
City of Roanoke, Va., refund, 4½s	10,325 00	10,400 00	
City of San Francisco, Cal., gold, school, 5s	10,819 00	10,950 00	
City of Schenectady, N. Y., reg., school, 4½s	10,753 00	10,650 00	
City of Spokane, Wash., bridge, 4½s	10,500 00	10,750 00	
City of Syracuse, N. Y., Salina school, 4½s			
City of Syracuse, N. Y., Salina school, 4½s			
City of Syracuse, N. Y., Salina school, 4½s			
City of Syracuse, N. Y., Salina school, 4½s			
City of Syracuse, N. Y., Salina school, 4½s	11,508 41	11,446 87	
City of Syracuse, N. Y., Salina school, 4½s			
City of Syracuse, N. Y., Salina school, 4½s			
City of Syracuse, N. Y., Salina school, 4½s			
City of Syracuse, N. Y., Salina school, 4½s			
City of Utica, N. Y., school repair, 4½s			
City of Utica, N. Y., school repair, 4½s			
City of Utica, N. Y., school repair, 4½s			
City of Utica, N. Y., school repair, 4½s	8,074 80	8,060 00	
City of Wilmington, Del., water works, 4s	25,105 00	25,250 00	
City of Woodbury, N. J., school, 4½s	2,088 80	2,110 00	
City of Woodbury, N. J., school, 4½s	2,090 00	2,110 00	
City of Woodbury, N. J., school, 4½s	2,091 20	2,110 00	
City of Woodbury, N. J., school, 4½s	2,092 40	2,110 00	
City of Woodbury, N. J., school, 4½s	2,093 40	2,110 00	
City of Yonkers, N. Y., reg., water, 4½s			
City of Yonkers, N. Y., reg., water, 4½s			
City of Yonkers, N. Y., reg., water, 4½s			
City of Yonkers, N. Y., reg., water, 4½s	8,086 40	8,080 00	
City of Yonkers, N. Y., school, reg., 4½s			
City of Yonkers, N. Y., school, reg., 4½s			
City of Yonkers, N. Y., school, reg., 4½s			
City of Yonkers, N. Y., school, reg., 4½s			
City of Yonkers, N. Y., school, reg., 4½s	13,182 00	13,130 00	
City of Yonkers, N. Y., school, reg., 4½s			
City of Yonkers, N. Y., school, reg., 4½s			
Atchison, Topeka & Santa Fé R. R. Co., Short Line, 1st mort., 4s	9,437 50	9,400 00	
Baltimore & Ohio R. R. Co., prior lien, 3½s	13,762 50	13,950 00	
Boston & Maine, 1st lien, 4½s	20,950 00	21,050 00	
Central Pacific Short Line, 1st mort., 4s	9,412 50	9,350 00	
Central Pacific Ry., 1st refund, 4s	14,287 50	14,550 00	
Chicago & Alton, equip., 4½s	4,917 99	4,912 50	
Chicago & Alton, equip., 4½s	981 13	982 50	
Chicago & Alton, equip., 4½s	3,921 38	3,930 00	
Chicago & Alton, 4s	9,723 00	9,875 00	
Chicago & Northern Michigan, 1st mort., 5s	10,425 00	10,450 00	
Chicago, Rock Island, & Pacific, equip., 4s	9,900 00	9,900 00	
Chicago, Rock Island & Pacific, 1st mort., 4½s	9,175 00	9,150 00	
Chicago, Rock Island & Pacific, (Choctaw div.) 1st mort., 4s	9,533 20	9,400 00	
Chicago Railways Co., 1st mort., 5s	15,337 50	15,300 00	
Chicago & Western Indiana, cons., gold, mort., 4s	9,697 50	9,400 00	
Colorado & Southern, railway refund. and exten., 5s	8,475 00	9,750 00	
Colorado & Southern, equip., 5s	10,074 50	10,100 00	
Consolidated Traction Co., N. J., 5s	7,202 50	7,385 00	
Delaware & Hudson, equip., 4½s	9,950 00	10,200 00	
Denver & Rio Grande, 1st mort., 4s	9,850 00	9,600 00	
Fairmount & Clarksburg, 1st mort., 5s	9,300 00	9,600 00	
Fort Worth & Rio Grande, 1st mort., 4s	8,809 37	8,700 00	
Houston Belt & Terminal Ry., 1st mort., 5s	24,937 50	25,250 00	
Indianapolis Traction & Terminal, 1st mort., 5s	9,225 00	9,800 00	
Iowa Central, equip., 5s	15,220 50	15,150 00	
Kansas City Street Ry. & Lighting, 1st mort., 5s	9,875 00	9,700 00	
Lafayette & Logansport Ry., 5s	9,200 00	9,300 00	
Lehigh & New England Ry., equip., 4½s	9,708 00	9,775 00	
Lehigh Valley, col. trust, 4s	9,686 90	9,700 00	
Long Island R. R. Ferry, 1st mort., 4½s	15,282 50	15,300 00	

## SCHEDULE A—Concluded.

## Bonds and stocks.

Description.	Book value.	Market value.
Louisville & Nashville (A., K. & C. div.) 4s.....	\$14,212 50	\$14,137 50
Louisville & Nashville (P. & M. div.) 1st mort., 4s.....	9,775 00	9,700 00
Market Street Elevated Ry. Co., Philadelphia, reg., 4s.....	9,550 00	9,650 00
Minneapolis & St. Louis, equip., 6s.....	10,147 00	10,100 00
Minneapolis Street Ry. & St. Paul City Ry., 5s.....	10,462 50	10,550 00
Mutual Terminal Co., Buffalo, N. Y., 1st mort., 4s.....	14,156 25	14,325 00
New York Central Lines, equip., 5s.....	10,225 00	10,500 00
New York, Philadelphia & Norfolk, trust cert., cols., 4½s.....	9,675 00	9,700 00
Norfolk & Western, trust lien, 4s.....	9,337 50	9,300 00
Pennsylvania R. R., cons., 1st mort., 4s.....	15,150 00	15,618 75
Pennsylvania R. R., equip., 3½s.....	9,837 50	9,900 00
Pere Marquette (Lake Erie & Detroit River div.) 4½s.....	9,900 00	9,950 00
Philadelphia, Baltimore & Washington, 1st mort., 4s.....	9,783 00	9,900 00
Philadelphia Rapid Transit, col. gold trust, 5s.....	10,250 00	10,200 00
People's Passenger Ry. Co., (Philadelphia) trust cert., 4s.....	9,637 50	9,650 00
Pine Bluff & Western, 1st mort., 5s.....	10,000 00	10,000 00
Pittsburgh, Cincinnati, Chicago & St. Louis, 1st cons. mort., 4s.....	9,850 00	10,000 00
Pittsburgh & Joplin, 1st mort., 5s.....	9,000 00	9,000 00
Pittsburgh, Youngstown & Ashtabula Ry. Co., 1st mort., 4s.....	9,850 00	9,900 00
Portland Electric Co., 1st mort., 5s.....	9,600 00	9,900 00
Rock Island & Frisco Terminal, 1st mort., 5s.....	10,000 00	10,000 00
St. Louis, Iron Mt. & Southern Ry. Co., equip., 5s.....	9,747 00	10,050 00
St. Louis, Iron Mt. (R. & G. div.), 1st mort., 4s.....	8,975 00	8,900 00
Salt Lake City, Union Depot & Ry. Co., 1st mort., 5s.....	9,560 00	9,700 00
San Antonio & Aransas Pass, 1st mort., 4s.....	9,000 00	8,900 00
Sea Coast, prior lien, 5s.....	2,265 00	2,270 00
Sea Coast, prior lien, 5s.....	5,681 25	5,675 00
Sea Coast, prior lien, 5s.....	5,675 00	5,675 00
Southern Pacific R. R., 1st refund, 4s.....	9,425 00	9,450 00
Tidewater, notes, 6s.....	9,975 00	10,150 00
Toledo, St. Louis & Western, 1st mort., 3½s.....	9,125 00	9,000 00
United Electric Co., New Jersey, 1st mort., 4s.....	11,475 00	12,000 00
United Rys., St. Louis, 1st mort., 4s.....	12,862 50	12,750 00
Washington, D. C., Terminal Co., 1st mort., 3½s.....	9,035 00	9,150 00
Wichita Falls & North Western, 5s.....	9,700 00	9,700 00
Cincinnati (O.) Gas & Transportation, 1st mort., 5s.....	19,500 00	19,500 00
Hudson Co. Gas Co., 1st mort., 5s.....	10,450 00	10,400 00
Kewanee (Ill.) Light & Power Co., 1st mort., 5s.....	10,250 00	10,250 00
Laclede Gas Light Co., 1st mort., 5s.....	10,225 00	10,300 00
Miami (Fla.) Gas Co., 1st mort., 5s.....	4,750 00	4,750 00
Milwaukee (Wis.) Gas Light, 1st mort., 4s.....	9,250 00	9,150 00
New York Gas, Electric Light, Heat & Power Co., 1st mort., 5s.....	10,137 50	10,250 00
Peoria (Ill.) Gas & Electric Co., 1st mort., 5s.....	10,000 00	10,000 00
Savannah (Ga.) Gas Co., 1st mort., 5s.....	10,500 00	10,500 00
St. Joseph (Mo.) Gas Co., 1st mort., 5s.....	9,700 00	9,700 00
San Francisco (Cal.) Gas & Electric Co., gen. mort., 4½s.....	14,175 00	14,250 00
Wildwood, Anglesea & Holly Beach Gas, 5s.....	4,750 00	4,750 00
Miami (Fla.) Gas Co., 1st mort., 5s.....	4,750 00	4,750 00
Mortgage Bond Co. of New York, 4s.....	9,000 00	9,000 00
Corn Exchange National Bank, Philadelphia, Pa.....	10,762 50	12,650 00
Girard National Bank, Philadelphia, Pa.....	13,633 75	15,000 00
Fourth Street National Bank, Philadelphia, Pa.....	14,000 00	15,000 00
Central Trust & Savings Co., Philadelphia, Pa.....	7,200 00	7,625 00
Southern Adjustment Bureau, New Orleans, La.....	50 00	50 00
Western Adjustment & Inspection Co., Chicago, Ill.....	200 00	200 00
<b>Totals.....</b>	<b>\$1,450,903 26</b>	<b>\$1,465,055 62</b>

# PETER COOPER FIRE INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 95 William street, New York, N. Y.; incorporated Apr. 5, 1853; commenced business in Illinois June, 1903.]

MORTIMER J. ENNIS, President.

OTTO B. CANDIDUS, Secretary.

R. W. HOSMER, Attorney in Illinois at Chicago.

### CAPITAL.

Capital stock paid in cash.....	\$150,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$475,079 46

### INCOME.

	Fire.	
Gross premiums.....	\$457,186 18	
Deduct gross amount paid for—Reinsurance, fire, \$35,928.26; return premiums, fire, \$98,937.44.....	134,865 70	
Total premiums.....		\$322,320 48
Interest on mortgage loans.....	\$ 125 00	
Interest on bonds and dividends on stocks.....	15,385 09	
Interest from other sources.....	703 15	
Total interest.....		16,213 24
Profit on sale or maturity of ledger assets.....		1,575 00
Total income.....		\$340,108 72
Total.....		\$815,188 18

### DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$183,820 24	
Deduct amount received for—Salvage, fire, \$2,520.34; reinsurance, fire, \$16,614.82.....	19,135 16	
Net amount paid for losses.....		\$164,685 08
Expenses of adjustment, settlement of losses.....		3,724 80
Commissions or brokerage.....		102,111 90
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		10,455 00
Rents.....		754 96
Advertising, printing and stationery.....		110 30
Postage, telegrams, telephone and express.....		388 74
Legal expenses.....		425 00
Underwriters' boards and tariff associations.....		340 79
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		1,542 20
State taxes on premiums.....		2,675 57
Insurance department licenses and fees.....		714 67
Other disbursements.....		693 59
Interest and dividends to stockholders.....		9,000 00
Loss on sale or maturity of ledger assets.....		10,409 25
Total disbursements.....		\$308,031 85
Balance.....		\$507,156 33

### LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 30,500 00
Book value of bonds and stocks (Schedule A).....	384,193 55
Cash in office.....	802 52
Deposits in trust companies and banks on interest.....	35,820 59
Agent's balances, representing business written subsequent to October 1, last.....	55,839 67
Total ledger assets.....	\$507,156 33

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 75 75	
Interest due and accrued on bonds.....	2,622 71	
Total.....		2,698 46
Gross assets.....		\$509,854 79

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds and stocks.....	7,559 55	
Total admitted assets.....		\$502,295 24

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 6,257 09	
Losses in process of adjustment, or in suspense.....	40,750 04	
Total claims for losses.....	\$47,007 13	
Deduct reinsurance.....	4,921 37	
Net amount of unpaid losses.....		\$ 42,085 76
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$127,463 22	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	62,065 82	
Total unearned premiums as computed above.....		189,469 04
State, county and municipal taxes due or accrued.....		2,100 00
Total liabilities, except capital stock.....		\$233,654 80
Cash capital.....	\$150,000 00	
Surplus over all liabilities.....	118,640 44	
Surplus to policy holders.....		268,640 44
Total.....		\$502,295 24

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$39,013,023 00	\$411,923 02
Written during the year.....	48,305,724 00	457,186 18
Totals.....	\$87,318,747 00	\$869,109 20
Expired and terminated.....	41,536,230 00	400,662 50
In force at end of the year.....	\$45,782,517 00	\$408,456 70
Deduct amount reinsured.....	4,290,795 00	38,255 66
Net amount in force.....	\$41,491,722 00	\$370,201 04

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$28,446,875 00	\$254,926 44
More than one and not more than three years to run.....	12,194,292 00	103,627 35
More than three years to run.....	850,555 00	11,647 25
Net amount in force Dec. 31, 1909.....	\$41,491,722 00	\$370,201 04

## GENERAL INTERROGATORIES.

Largest amount written on any one risks not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	169,600 10
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,305,689 00
Less.....	916,896 00
Net risks written.....	\$1,388,793 00
Gross premiums received.....	\$27,506 11
Less.....	5,789 58
Net premiums received.....	\$21,806 53
Net losses paid.....	\$7,362 47
Net losses incurred.....	\$7,287 99

## SCHEDULE A.

Bonds and Stocks.			
Description.	Book value.	Market value.	
N. Y., N. H. & H. R. R., 6s.....	\$ 11,850 00	\$ 12,400 00	
N. Y., N. H. & H. R. R., 3½s.....	10,000 00	10,200 00	
Delaware & Hudson R. R., 4s.....	10,037 50	10,300 00	
Union Pacific R. R., 4s.....	4,262 50	5,850 00	
Pacific Telephone Co., 6s.....	9,800 00	10,000 00	
American Tobacco Co., 6s.....	10,990 00	10,700 00	
Southern Pacific R. R., refund., 4s.....	19,000 00	19,000 00	
Southern Pacific, col., 4s.....	13,813 75	13,800 00	
N. Y. Gas, Electric Light, Heat & Power Co., 5s.....	25,868 75	25,750 00	
Atchison, Topeka & Santa Fé R. R., 4s.....	9,550 00	9,400 00	
Norfolk & Western R. R., 4s.....	9,895 00	9,800 00	
Jones & Laughlin Steel, 6s.....	9,900 00	10,200 00	
New York City, 3½s.....	20,000 00	18,000 00	
New York City, 3½s.....	113,150 00	102,150 00	
National Bank of Commerce, N. Y. City.....	9,400 00	10,250 00	
Manhattan Ry. Co., N. Y.....	11,850 00	14,100 00	
American Telephone & Telegraph Co.....	21,456 25	21,450 00	
Delaware & Hudson R. R. Co.....	19,550 00	18,500 00	
William Street Offices.....	25,000 00	25,000 00	
Pennsylvania R. R. Co.....	17,500 00	17,125 00	
N. Y., N. H. & H. R. R., rights (1st quarterly payment).....	1,319 80	1,650 00	
Totals.....	<u>\$384,193 55</u>	<u>\$376,634 00</u>	

## PHENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 16 Court street, Brooklyn, N. Y.; incorporated Sept. 10, 1853; commenced business in Illinois, Aug. 15, 1857.]

E. W. T. GRAY, President.

DAVID RUMSEY, Secretary.

J. H. LANAHAHAN, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$1,500,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$9,190,122 94</u>

## INCOME.

	Fire.	
Gross premiums.....	\$8,088,297 30	
Deduct gross amount paid for—Reinsurance, fire, \$690,253.11; return premiums, \$1,090,053.32.....	1,780,308 43	
Total premiums.....		\$6,307,988 87
Interest on mortgage loans.....	\$ 27,348 33	
Interest on collateral loans.....	3,410 20	
Interest on bonds and dividends on stocks.....	497,001 81	
Interest from other sources.....	18,495 45	
Rents—including company's occupancy of its own buildings.....	7,128 75	
Total interest and rents.....		553,384 54
From other sources, viz: Borrowed money.....		850,000 00
Profit on sale or maturity of ledger assets.....		414,429 27
Total Income.....		<u>\$8,125,802 68</u>
Total.....		<u>\$17,315,925 62</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$3,934,902 31
Deduct amount received for—Salvage, fire, \$27,265.12; reinsurance, \$356,994.63.....	384,249 75
Net amount paid for losses.....	\$3,550,652 56
Expenses of adjustment, settlement of losses.....	147,641 28
Commissions or brokerage.....	1,158,973 78
Allowances to local agencies for miscellaneous agency expenses.....	13,290 46
Salaries and expenses of special and general agents.....	352,471 57
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	358,136 84
Rents—including company's occupancy of its own buildings.....	61,835 10
Advertising, printing and stationery.....	92,206 55
Postage, telegrams, telephone and express.....	62,633 87
Legal expenses.....	4,448 19
Furniture and fixtures.....	7,335 36
Maps, including corrections.....	12,973 09
Underwriters' boards and tariff associations.....	97,099 35
Fire department, fire patrol and salvage corps assessment, fees, taxes and assessments.....	8,439 29
Inspections and surveys.....	2,450 67
Repairs and expenses on real estate.....	3,374 18
Taxes on real estate.....	1,259 89
State taxes on premiums.....	112,073 29
Insurance department licenses and fees.....	31,242 00
All other licenses, fees and taxes.....	22,566 11
Other disbursements, viz: Interest, \$166,961.77; borrowed money, \$1,175,000.00; sundries, \$316.19; mercantile reports, \$2,528.66; rent of safe deposit box, \$14.58; newspaper and insurance journal subscriptions, \$2,615.09; withdrawals by Geo. P. Sheldon from speculative account with brokers, \$50,868.25; auditing \$1,491.72; insurance and surety bonds, \$278.67.....	1,400,074 93
Interest and dividends to stockholders.....	300,000 00
Loss on sale or maturity of ledger assets.....	115,556 73
Total disbursements.....	\$7,917,444 09
Balance.....	\$9,398,481 53

## LEDGER ASSETS.

Book value, of real estate.....	\$ 126,954 96
Mortgage loans on real estate.....	544,500 00
Book value of bonds and stocks (Schedule A).....	6,050,066 56
Cash in transit.....	5,652 71
Deposits in trust companies and banks not on interest.....	100,279 03
Deposits in trust companies and banks on interest.....	1,497,371 57
Agent's balances, representing business written subsequent to October 1, last.....	717,319 73
Agent's balances, representing business written prior to October 1, last.....	77,448 02
Bills receivable taken for fire risks.....	221,412 64
Other ledger assets, viz: Claim against H. C. Stockdell, \$54,227.68; Chicago office furniture and fixtures, \$1,268.51; suspense account, \$1,550.00; claim against estate of Geo. P. Sheldon for premiums paid on life insurance policies, \$430.12.....	57,476 31
Total ledger assets.....	\$9,398,481 53

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 4,783 34
Interest accrued on bonds.....	11,724 17
Rents accrued on company's property.....	18 00
Total.....	16,525 51
Market value of bonds and stocks over book value.....	688,145 44
Other non-ledger assets, viz: Estimated value of securities required by the New York State Insurance Dept. to be included as apparent assets, \$75,000.00; interest in proceeds of two policies on life of Geo. P. Sheldon, deceased, estimated, \$10,000.00; check for dividend on three shares American Light & Traction Com. stock, \$4.50.....	85,004 50
Gross assets.....	\$10,118,156 98

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes, suspense account.....	\$ 2,818 51
Agent's balances, representing business written prior to October 1, last.....	77,448 02
Bills receivable, past due, taken for marine, inland and fire risks.....	20,530 20
Loans on personal security.....	430 12
Excess of claim against N. C. Stockdell over estimated value of securities.....	39,227 68
Mortgage loans and real estate.....	74,454 96
Special deposits to secure liabilities in Canada and New Mexico.....	231,638 00
Total.....	446,547 49
Total admitted assets.....	\$9,741,609 49

## LIABILITIES.

Losses adjusted and unpaid, due.....	\$165,545 81	
Losses in process of adjustment, or in suspense.....	393,271 53	
Losses resisted.....	57,634 48	
Total claims for losses.....	\$616,451 82	
Deduct reinsurance.....	60,047 88	
Net amount of unpaid losses.....		\$ 547,403 94
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,930,771 56	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	4,618,675 34	
Total unearned premiums as computed above.....		6,549,446 90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		89,495 98
State, county and municipal taxes due or accrued.....		125,000 00
Return premiums, \$3,704.47; reinsurance premiums, \$6,799.55.....		10,504 02
All other liabilities, viz: Reserved for contested liabilities for claims growing out of Sheldon transactions.....		640,000 00
Total.....		\$7,961,850 84
Less liabilities secured by special deposits, Canada and New Mexico—Losses, \$11,397.95; unearned premiums, \$172,766.00.....		184,163 95
Total liabilities, except capital stock.....		\$7,777,686 89
Cash capital.....	\$1,500,000 00	
Surplus over all liabilities.....	463,922 60	
Surplus to policy holders.....		1,963,922 60
Total.....		\$9,741,609 49

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$1,099,496,914 00	\$12,553,440 42
Written during the year.....	637,505,521 00	8,088,297 30
Totals.....	\$1,737,002,435 00	\$20,641,737 72
Expired and terminated.....	616,630,678 00	7,222,465 67
In force at end of the year.....	\$1,170,371,757 00	\$13,419,272 05
Deduct amount reinsured.....	83,366,726 00	586,480 41
Net amount in force.....	\$1,087,005,031 00	\$12,832,791 64

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks	Premiums.
In force, having from date of policy not more than one year to run....	\$292,093,104 00	\$3,861,543 12
More than one and not more than three years to run.....	480,101,849 00	4,816,717 21
More than three years to run.....	314,810,078 00	4,154,531 31
Net amount in force Dec. 31, 1909.....	\$1,087,005,031 00	\$12,832,791 64

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 200,000 00
Losses incurred during the year, fire.....	3,659,906 02
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$76,837,698 00
Less.....	21,791,191 00
Net risks written.....	\$55,046,507 00
Gross premiums received.....	\$945,033 18
Less.....	165,631 91
Net premiums received.....	\$779,401 27
Net losses paid.....	\$363,963 56
Net losses incurred.....	\$395,665 55

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
District of Columbia, reg., 3.65s.	\$ 210,771 00	\$ 175,000 00
New Mexico, territory of, coup., 4s.	10,425 00	10,000 00
Virginia, state of, "Century," reg., 3s.	60,037 50	92,000 00
New York City, dock, consol., reg., 3s.	114,250 00	90,000 00
New York City, dock, consol., reg., 3s.	181,367 50	145,200 00
Richmond, Va., city of, reg., 4s.	19,900 00	20,000 00
Richmond, Va., city of, reg., 4s.	995 00	1,000 00
Toronto, city of, coup., 3s.	54,141 41	51,482 00
Toronto, city of, coup., 3s.	48,896 92	48,500 00
Toronto, city of, coup., 3s.	21,170 75	21,656 00
Columbus & Hocking Coal & Iron Co., col. trust, coup., 6s.	50,000 00	50,000 00
Council Bluffs City water Works Co., Council Bluffs, Ia., coup., 5s.	99,000 00	.....
Denver Gas & Electric Co., Denver, Colo., coup., 5s.	35,105 00	23,500 00
Hecker, Jones, Jewell Milling Co., deb., coup., 6s.	8,750 00	9,000 00
Lebanon Gas & Fuel Co., Lebanon, Pa., coup., 5s.	50,000 00	30,000 00
Lincoln Gas & Electric Light Co., Lincoln, Neb., coup., 5s.	135,000 00	105,300 00
Buffalo & Susquehanna R. R. Co., pref.	82,500 00	45,000 00
Central R. R. Co., of N. J.	618,419 82	900,000 00
Chicago & Northwestern Ry Co., com.	973,700 00	864,500 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co., pref.	100,062 50	82,500 00
Chicago, St. Paul, Minneapolis & Omaha Ry. Co., com.	121,887 50	108,500 00
Delaware & Hudson Co.	280,087 50	277,500 00
Delaware, Lackawanna & Western R. R. Co.	1,080,785 10	1,725,000 00
Erie & Pittsburgh R. R. Co., guar. by Pa. R. R. Co.	40,877 78	37,500 00
Great Northern Ry. Co., pref.	237,712 50	214,500 00
Lehigh Valley R. R. Co.	209,637 50	275,000 00
Northern Pacific Ry. Co.	117,662 50	145,000 00
First National Bank, New York	195,000 00	255,000 00
National Bank of Commerce, New York	67,955 25	63,400 00
National Park Bank, New York	89,890 63	138,000 00
Brooklyn Bank, Brooklyn, N. Y.	14,653 13	10,000 00
National City Bank, Brooklyn, N. Y.	114,302 82	87,000 00
Trust Co. of America, New York	28,000 00	21,000 00
American Light & Traction Co., com.	170,964 00	214,890 00
American Light & Traction Co., pref.	35,176 95	39,490 00
Consolidated Gas Co., New York	164,000 00	150,000 00
Delaware, Lackawanna & Western Coal Co.	62,500 00	125,000 00
New York Mutual Gas Light Co.	134,781 00	74,000 00
Realty Associates, Brooklyn, N. Y.	9,700 00	12,804 00
<b>Totals.....</b>	<b>\$6,050,066 56</b>	<b>\$6,738,212 00</b>

## THE PHOENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

†Located at No. 783 Main street, Hartford, Conn.; incorporated May, 1854; commenced business in Illinois Feb. 3, 1857.]

D. W. C. SKILTON, President.

JOHN B. KNOX, Secretary.

H. H. HEAFORD, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$2,000,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$7,761,422 03



## INCOME.

	Fire.	
Gross premiums.....	\$6,414,491 24	
Deduct gross amount paid for—Reinsurance, fire, \$676,395.03; return premiums, fire, \$848,920.34.....	1,525,315 37	
Total premiums (other than perpetuals).....		\$4,889,175 87
Interest on mortgage loans.....	\$ 2,280 57	
Interest on collateral loans.....	1,826 70	
Interest on bonds and dividends on stocks.....	358,474 62	
Interest from other sources.....	13,705 00	
Rents.....	12,043 46	
Total interest and rents.....		388,310 96
Profit on sale or maturity of ledger assets.....		593 75
Total income.....		\$5,278,080 58
Total.....		<u>\$13,039,502 61</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$2,381,837 06	
Deduct amount received for—Salvage, fire, \$12,638.99; reinsurance, fire, \$217,800.53.....	230,499 52	
Net amount paid for losses.....		\$2,151,337 54
Expenses of adjustment, settlement of losses.....		31,520 60
Commissions or brokerage.....		948,216 41
Salaries and expenses of special and general agents.....		379,139 79
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		120,292 82
Rents—including company's occupancy of its own buildings.....		20,321 43
Advertising, printing and stationery.....		45,100 99
Postage, telegrams, telephone and express.....		42,354 33
Legal expenses.....		5,983 91
Furniture and fixtures.....		2,600 66
Maps, including corrections.....		11,332 46
Underwriters' boards and tariff associations.....		53,247 17
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		16,099 04
Inspections and surveys.....		15,742 94
Repairs and expenses on real estate.....		3,905 25
Taxes on real estate.....		1,640 00
State taxes on premiums.....		83,483 65
Insurance department licenses and fees.....		23,407 24
All other licenses, fees and taxes.....		20,276 67
Other disbursements, viz: Miscellaneous expenses.....		4,152 27
Interest and dividends to stockholders.....		309,780 00
Agent's balances charged off.....		339 50
Loss on sale or maturity of ledger assets.....		5,308 75
Total disbursements.....		<u>\$4,295,565 42</u>
Balance.....		<u>\$8,743,937 19</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 131,164 64
Mortgage loans on real estate.....	52,983 33
Loans secured by pledge of bonds, stocks or other collaterals.....	15,200 00
Book value of bonds and stocks (Schedule A).....	7,047,604 00
Cash in office.....	3,793 17
Deposits in trust companies and banks on interest.....	703,840 42
Agent's balances, representing business written subsequent to October 1, last.....	775,793 64
Agent's balances, representing business written prior to October 1, last.....	13,557 99
Total ledger assets.....	<u>\$8,743,937 19</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,269 52
Interest due and accrued on bonds.....	67,289 76
Interest accrued on collateral loans.....	371 56
Interest accrued on other assets.....	4,200 00
Rents accrued on company's property.....	1,151 14
Total.....	74,261 98
Market value of real estate over book value.....	9,848 74
Market value of bonds and stocks over book value.....	1,074,099 00
Other non-ledger assets, viz: Estimated net cash value of premiums in course of collection on foreign business which have not been received at the home office and carried to ledger account, \$41,530.41; reinsurance due on losses paid, \$11,304.90.....	52,835 31
Gross assets.....	<u>\$9,954,982 22</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances representing business written prior to October 1, last..	\$ 13,557 99
Special deposits to secure liabilities in Canada.....	179,140 00
Total.....	<u>\$192,697 99</u>
Total admitted assets.....	<u>\$9,762,284 23</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 70,084 35
Losses in process of adjustment, or in suspense.....	453,312 69
Losses resisted.....	24,302 91
Total claims for losses.....	<u>\$547,699 95</u>
Deduct reinsurance.....	<u>48,354 81</u>
Net amount of unpaid losses.....	\$ 499,345 14
Unearned premiums at 50 per cent on fire risks running one year or less..	\$1,669,385 69
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	2,625,856 02
Total unearned premiums as computed above.....	4,293,241 71
State, county and municipal taxes due or accrued.....	82,000 00
Total.....	<u>\$4,874,586 85</u>
Less liabilities secured by special deposits: Losses, \$10,162.75; unearned premiums, \$150,-638.08.....	<u>160,800 83</u>
Total liabilities, except capital stock.....	<u>\$4,713,786 02</u>
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	<u>3,048,498 21</u>
Surplus to policy holders.....	5,048,498 21
Total.....	<u>\$9,762,284 23</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$793,512,196 00	\$8,195,255 62
Written during the year.....	658,532,929 00	6,456,021 65
Totals.....	<u>\$1,452,045,125 00</u>	<u>\$14,651,227 27</u>
Expired and terminated.....	582,773,700 00	5,622,793 58
In force at end of the year.....	\$869,271,425 00	\$9,028,483 09
Deduct amount reinsured.....	70,804,392 00	733,120 50
Net amount in force.....	<u>\$798,467,033 00</u>	<u>\$8,295,363 19</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$335,906,890 00	\$3,338,771 38
More than one and not more than three years to run.....	337,445,339 00	3,489,595 74
More than three years to run.....	125,114,804 00	1,466,996 07
Net amount in force Dec. 31, 1909.....	<u>\$798,467,033 00</u>	<u>\$8,295,363 19</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 162,500 00
Losses incurred during the year, fire.....	2,190,577 55
Amount loaned to officers and directors.....	36,900 00
Amount loaned to stockholders not officers.....	<u>10,500 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$30,458,227 00	\$1,082,185 00
Less.....	8,151,731 00	127,600 00
Net risks written.....	<u>\$22,306,496 00</u>	<u>\$954,585 00</u>
Gross premiums received.....	\$328,643 77	\$5,139 70
Less.....	69,892 14	527 71
Net premiums received.....	<u>\$258,751 63</u>	<u>\$4,611 99</u>
Net losses paid.....	<u>\$79,347 39</u>	<u>\$577 04</u>
Net losses incurred.....	<u>\$85,337 27</u>	<u>\$571 87</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Georgia, reg., 4½s.....	\$ 11,535 00	\$ 10,400 00
Guelp, Can., 5s.....	27,076 00	25,440 00
Hartford, Conn., second north school district, 3½s.....	40,000 00	36,400 00
Hartford, Conn., Washington street school district, 4s.....	21,200 00	20,400 00
Hartford, Conn., south school district, 3½s.....	108,000 00	102,600 00
New Brunswick, 4s.....	5,048 35	5,000 00
Petersburg, Va., reg., 4s.....	26,125 00	24,750 00
Portland, Ore., ferry, 5s.....	16,807 50	16,950 00
Portland, Ore., water loan, 5s.....	6,663 60	6,540 00
Portland, Ore., bridge loan, 5s.....	19,038 30	18,700 00
Portland, Ore., fund, 5s.....	15,942 50	15,820 00
Richmond, Va., reg., 5s.....	30,000 00	27,125 00
St. Henry, P. O., 4½s.....	78,375 00	77,250 00
Seattle, Wash., Cedar river water supply, 5s.....	51,479 25	54,000 00
Victoria, British Columbia, 5s.....	21,900 00	22,200 00
Westmont, Can., 4s.....	45,625 00	49,250 00
Atlantic & Danville R. R., 1st mort., 4s.....	47,000 00	46,500 00
Atlanta-Birmingham, 1st mort., 4s.....	23,500 00	21,250 00
Boston & Maine, 4½s.....	78,625 00	78,000 00
Central Pacific, 1st refund., 4s.....	73,312 50	72,750 00
Chesapeake & Ohio, 1st consol., 5s.....	88,437 50	85,500 00
Choctaw & Memphis, 1st mort., 5s.....	87,450 00	82,500 00
Chicago, Indiana & Southern, 1st consol. mort., 4s.....	71,437 50	71,250 00
Chicago, Indianapolis & Louisville, refund., 5s.....	31,040 00	30,780 00
Chicago & North Western Ry., sink fund, 6s.....	38,725 00	41,440 00
Chicago & Western Indiana, gen. mort., 6s.....	357,858 75	340,770 00
Chicago & Western Indiana, consol. mort., 4s.....	70,656 25	70,500 00
Chicago & Erie R. R., 1st mort., 5s.....	59,980 00	57,000 00
Chicago & St. Louis Ry. Co., 1st mort., (A, T. & Santa Fe), 6s.....	27,625 00	27,250 00
Chicago, Milwaukee & St. Paul (Chicago & Pacific West. div.), 5s.....	81,777 82	81,750 00
Chicago, Milwaukee & St. Paul (Wis. & Min. div.), 1st mort., 5s.....	27,187 50	27,250 00
Chicago & North Shore Street Ry. Co., 1st mort., guar., 6s.....	26,446 58	18,750 00
Cincinnati, Dayton & Ironton, 1st mort., guar., 5s.....	112,445 00	108,000 00
Central R. R. of New Jersey, gen. mort., 5s.....	56,093 75	62,500 00
Delaware & Hudson Co., 1st lien equip., 4½s.....	101,687 50	102,000 00
Des Moines & Fort Dodge, 1st mort., guar., 4s.....	73,187 50	67,500 00
Detroit Ry. 1st mort., 5s.....	65,392 50	57,000 00
Elgin, Joliet & Eastern, 1st mort., 5s.....	114,468 75	113,000 00
Erie Ry., 1st mort., consols., 7s.....	53,000 00	61,000 00
Erie Ry., Pa., col., 4s.....	23,593 75	21,500 00
Easton & Amboy, 1st mort., reg., guar., 5s.....	54,376 24	54,500 00
Flint & Pere Marquette, consols, 1st mort., 5s.....	28,750 00	26,500 00
Georgia Pacific, 1st mort., 6s.....	55,037 39	57,000 00
Georgia R. R. & Banking Co., 4s.....	23,375 00	23,750 00
Iowa Central, gold, 5s.....	86,921 25	80,250 00
Indiana, Illinois & Iowa, 1st mort., 4s.....	72,271 25	73,500 00
Kansas City & Pacific, 1st mort., 4s.....	45,780 00	46,000 00
Lake Erie & Western, 5s.....	56,818 75	57,000 00
Lake Shore & Michigan Southern, deb., 4s.....	71,115 00	71,250 00
Lehigh Valley Terminal, guar., 5s.....	114,842 50	115,000 00
Lehigh Valley Ry., New York, 1st mort., 4½s.....	26,687 50	26,750 00
Louisville, Henderson & St. Louis, 1st mort., 5s.....	112,348 75	110,000 00
Louisville & Nashville (Paducah & Memphis), 4s.....	24,437 50	24,000 00
Louisville & Nashville (Louisville, Cincinnati & Lexington div.), 4½s.....	26,718 75	26,750 00
Minneapolis Union Ry. Co., guar., 6s.....	84,718 34	87,750 00
Missouri, Kansas & Eastern, 1st mort., guar., 5s.....	167,991 25	165,000 00
Mutual Terminal Co., of Buffalo, 4s.....	47,750 00	47,500 00
New York Central, equip. trust, 1918, 5s.....	47,875 00	52,500 00
New York Central, equip. trust, 1919, 6s.....	50,744 00	53,000 00
New York, Chicago & St. Louis, deb., 4s.....	45,593 75	46,000 00
New York, Lackawanna & Western R. R., guar., 6s.....	53,125 00	58,500 00
New York, New Haven & Hartford R. R. Co., convt. deb., 3½s.....	45,000 00	45,900 00
New York, New Haven & Hartford R. R. Co., convt. deb., 6s.....	100,677 00	134,000 00
Oswego & Syracuse, construction, 5s.....	27,625 00	27,500 00
St. Paul & Northern Pacific, reg., 1st mort., 6s.....	32,100 00	29,500 00
St. Paul & Northern Pacific, coup., 1st mort., 6s.....	29,156 25	29,500 00
Southern Ry., St. Louis div., 1st mort., 4s.....	49,906 25	43,500 00
Southern Ry., Memphis div., 1st mort., 5s.....	25,750 00	27,500 00
St. Louis, Iron Mt. & Southern, gen. col. and land grant, 5s.....	108,101 45	110,000 00
St. Louis & San Francisco, gen. mort., 6s.....	35,537 50	36,900 00
South & North Alabama, consols, mort., guar., 5s.....	57,750 00	55,000 00
The Railroad Securities Co., cert., 4s.....	115,875 00	112,500 00
Terre Haute & Peoria, 1st mort., guar., 5s.....	25,375 00	27,250 00
Terminal Railroad Association of St. Louis, 1st consols, mort., 5s.....	29,437 50	29,000 00
Terminal Railroad Association of St. Louis, 1st mort., 4½s.....	26,882 92	26,750 00
Toronto, Hamilton & Buffalo, 1st mort., 4s.....	24,625 00	22,500 00
Virginia Midland, gen. mort., 5s.....	58,093 75	54,000 00
New York Dock Co., 1st mort., 4s.....	39,480 00	39,480 00
North Western Telegraph Co., guar., 4½s.....	52,200 00	48,500 00

## SCHEDULE A—Concluded.

Description.	Bonds and Stocks.	
	Book value.	Market value.
Western Union Telegraph Co., 4 1/2s.....	\$ 52,312 50	\$ 48,500 00
Zetna National Bank, Hartford.....	32,900 00	67,500 00
American National Bank, Hartford.....	59,955 00	70,000 00
Carnegie Trust Co., New York.....	20,000 00	16,500 00
Central Trust Co., New York.....	23,080 00	234,000 00
Charter Oak National Bank, Hartford.....	21,020 00	21,870 00
City Bank, Hartford.....	16,000 00	15,200 00
Commonwealth Bank, Richmond, Vir.....	1,100 00	950 00
Connecticut River Bank, Hartford.....	6,200 00	6,000 00
Farmers' and Mechanics' National Bank, Hartford.....	34,020 00	33,900 00
Franklin Trust Co., New York.....	16,018 69	40,725 00
Hartford National Bank, Hartford.....	105,488 00	147,290 00
Hartford Trust Co., Hartford.....	40,600 00	80,000 00
Home National Bank, Meriden.....	8,658 42	8,174 00
Imperial Bank, Toronto, Ontario.....	57,165 18	77,518 00
Metropolitan Trust Co., New York.....	53,537 50	53,600 00
National Exchange Bank, Hartford.....	22,490 84	22,950 00
National German American Bank, St. Paul.....	21,040 00	22,250 00
New Britain National Bank, New Britain.....	103,800 00	35,000 00
Phoenix National Bank, Hartford.....	20,864 00	83,940 00
State Bank, Hartford.....	8,750 00	30,000 00
Security Co., Hartford.....	29,580 00	7,500 00
Waterbury National Bank, Waterbury.....	14,400 00	36,520 00
Beech Creek R. R., guar.....	34,428 58	15,000 00
Boston Elevated Ry. Co.....	29,137 50	40,500 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co., pref.....	12,480 00	32,100 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co., com.....	33,100 00	10,824 00
Chicago, Milwaukee & St. Paul, pref.....	20,200 00	51,600 00
Cleveland & Pittsburgh R. R. Co., guar.....	49,150 00	44,000 00
Fort Wayne & Jackson R. R. Co., pref., guar.....	50,830 00	69,500 00
Georgia R. R. & Banking Co.....	69,931 25	69,098 00
Morris & Essex R. R. Co., guar.....	279,069 88	92,500 00
New York, New Haven & Hartford R. R. Co.....	29,687 50	395,000 00
New York, New Haven & Hartford R. R. Co.....	24,640 00	35,150 00
New York & Harlem R. R. Co., guar.....	139,823 25	39,375 00
New York Central & Hudson River R. R. Co.....	.....	152,400 00
New York Central & Hudson River R. R. Co.....	.....	7,800 00
Pennsylvania R. R. Co.....	276,784 37	325,375 00
Peoria & Bureau Valley R. R. Co., guar.....	72,625 00	94,500 00
Pittsburgh, McKeesport & Yough. R. R. Co., guar.....	29,400 00	32,250 00
Rensselaer & Saratoga R. R. Co., guar.....	14,781 25	49,760 00
Sharon R. R. of Pennsylvania, guar.....	25,750 00	29,750 00
United New Jersey R. R. & Canal Co., guar.....	23,400 00	25,000 00
West End Street Ry. Co., Boston, guar.....	2,068 54	10,904 00
American Telegraph & Cable Co., guar.....	47,380 00	40,000 00
Empire & Bay State Telegraph Co., guar.....	11,325 00	9,750 00
Gold & Stock Telegraph Co., guar.....	37,877 50	33,900 00
Hartford Electric Light Co.....	32,365 00	33,000 00
Holyoke Water Power Co.....	129,750 28	474,500 00
Illinois & Mississippi Telegraph Co., guar.....	20,168 50	18,250 00
International Ocean Telegraph Co., guar.....	25,216 00	21,000 00
North Western Telegraph Co., guar.....	168,325 00	169,500 00
New York Dock Co., pref.....	19,740 00	34,440 00
New York Mutual Telegraph Co., guar.....	4,623 75	3,600 00
Pacific & Atlantic Telegraph Co., guar.....	6,102 25	5,049 00
Southern & Atlantic Telegraph Co., guar.....	11,812 50	10,350 00
Western Union Telegraph Co.....	18,775 50	15,785 00
<b>Totals.....</b>	<b>\$7,047,604 00</b>	<b>\$8,121,703 00</b>

## PITTSBURGH INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 316 Fourth ave., Pittsburgh, Pa.; incorporated Feb. 10, 1851; commenced business in Illinois Aug. 14, 1899.]

R. J. WILSON, President.

R. J. McKNIGHT, Secretary.

BENJ. AUERBACH, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$366,895 26</u>

## INCOME.

	Fire.	
Gross premiums.....	\$185,696 10	
Deduct gross amount paid for—Reinsurance, fire, \$10,728.08; return premiums, fire, \$28,435.49.....	39,163 57	
Total premiums.....		<u>\$146,532 53</u>
Interest on mortgage loans.....	\$13,847 09	
Interest on bonds and dividends on stocks.....	708 35	
Interest from other sources.....	368 31	
Rents.....	2,747 50	
Total interest and rents.....		<u>17,671 25</u>
Profit on sale or maturity of ledger assets.....		<u>480 00</u>
Total income.....		<u>\$164,683 78</u>
Total.....		<u>\$531,579 04</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$79,663 45	
Deduct amount received for—Salvage, fire, \$548.27; reinsurance, fire, \$3,757.10.....	4,305 37	
Net amount paid for losses.....		<u>\$75,358 08</u>
Expenses of adjustment, settlement of losses.....	1,403 37	
Commissions or brokerage.....	39,532 32	
Salaries and expenses of special and general agents.....	4,987 11	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	9,166 00	
Rents.....	2,909 97	
Advertising, printing and stationery.....	2,475 88	
Postage, telegrams, telephone and express.....	833 51	
Legal expenses.....	727 69	
Furniture and fixtures.....	2,478 34	
Maps, including corrections.....	288 72	
Underwriters' boards and tariff associations.....	702 32	
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	1,066 96	
Inspections and surveys.....	381 88	
Repairs and expenses on real estate.....	553 07	
Taxes on real estate.....	634 67	
State taxes on premiums.....	1,479 44	
Insurance department licenses and fees.....	376 70	
All other licenses, fees and taxes.....	1,017 95	
Other disbursements, viz: Janitor and repairs, \$256.75; fuel and light, \$247.47; miscellaneous expenses, \$1,496.81.....		<u>2,001 03</u>
Interest and dividends to stockholders.....		<u>16,000 00</u>
Total disbursements.....		<u>\$164,375 01</u>
Balance.....		<u>\$367,204 03</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 43,111 27
Mortgage loans on real estate.....	267,410 00
Loans secured by pledge of bonds, stocks or other collaterals.....	3,250 00
Book value of bonds and stocks (Schedule A).....	9,100 00
Cash in office.....	1,029 88
Deposits in trust companies and banks not on interest.....	17,922 03
Agent's balances, representing business written subsequent to October 1, last.....	21,890 04
Agent's balances, representing business written prior to October 1, last.....	155 45
Other ledger assets, viz: Office furnishing, etc., \$3,245.36; cash deposit, Philadelphia Underwriters' Association, \$100.00.....	3,345 36
Total ledger assets.....	<u>\$367,204 03</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$8,757 84
Interest accrued on bonds.....	62 50
Interest accrued on collateral loans.....	54 45
Interest accrued on other assets.....	50 00
Rents due on company's property.....	712 50
Total.....	9,637 29
Market value of real estate over book value.....	9,888 73
Gross assets.....	<u>\$386,730 05</u>

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, furniture, fixtures and safes.....	\$3,245 36
Agent's balances, representing business written prior to October 1, last.....	155 45
Total.....	3,400 81
Total admitted assets.....	<u>\$383,329 24</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$21,993 02
Deduct reinsurance.....	2,180 61
Net amount of unpaid losses.....	\$ 19,832 41
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$52,819 92
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	62,496 59
Total unearned premiums as computed above.....	115,316 51
State, county and municipal taxes due or accrued.....	2,874 09
Commissions, brokerage and other charges due or to become due to agents and brokers.....	125 77
Total liabilities, except capital stock.....	\$138,148 78
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	145,180 46
Surplus to policy holders.....	245,180 46
Total.....	<u>\$383,329 24</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$18,767,191 00	\$235,508 24
Written during the year.....	14,601,525 00	185,696 10
Totals.....	\$33,368,716 00	\$421,204 34
Expired and terminated.....	13,371,680 00	176,002 21
In force at end of the year.....	\$19,997,036 00	\$245,202 13
Deduct amount reinsured.....	1,823,275 00	21,040 07
Net amount in force.....	<u>\$18,173,761 00</u>	<u>\$224,162 06</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$7,658,587 00	\$105,639 83
More than one and not more than three years to run.....	8,587,448 00	88,437 52
More than three years to run.....	1,927,726 00	30,044 71
Net amount in force Dec. 31, 1909.....	<u>\$18,173,761 00</u>	<u>\$224,162 06</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$25,000 00
Losses incurred during the year, fire.....	81,099 75
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,665,660 89
Less.....	947,734 46
Net risks written.....	<u>\$1,717,926 23</u>
Gross premiums received.....	\$34,978 95
Less.....	10,281 65
Net premiums received.....	<u>\$24,697 30</u>
Net losses paid.....	<u>\$15,434 78</u>
Net losses incurred.....	<u>\$14,535 72</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Allegheny County Light Co., 6s.....	\$2,500 00	\$2,500 00
Fourth National Bank, Pittsburgh, Pa.....	6,350 00	6,350 00
Western Adjustment & Inspection Co.....	200 00	200 00
General Adjustment Bureau.....	50 00	50 00
Totals.....	<u>\$9,100 00</u>	<u>\$9,100 00</u>

## POTOMAC INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 902 F. street, N. W., Washington, D. C.; incorporated, 1831; commenced business in Illinois May 24, 1909.]

JOHN TAYLOR ARMS, President.

ALEXANDER K. PHILLIPS, Secretary.

JOHN D. CORY, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$251,245 02</u>

## INCOME.

	Fire.	
Gross premiums.....	\$196,819 78	
Deduct gross amount paid for—reinsurance, fire, \$37,799.36; return premiums, fire, \$25,752.91.....	63,542 27	
Total premiums.....		\$133,277 51
Interest on mortgage loans.....	\$10,418 03	
Interest on collateral loans.....	300 00	
Interest on bonds and dividends on stocks.....	1,560 62	
Interest from other sources.....	16 95	
Rents.....	974 00	
Total interest and rents.....		13,269 60
From other sources, viz: Return of Potomac cancellations for account N. B. & M. Ins. Co., \$2.92; profit and loss, \$0.01.....		2 93
Profit on sale or maturity of ledger assets.....		2,173 00
Total income.....		\$148,723 04
Total.....		\$399,968 06

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$28,568 92	
Deduct amount received for—Salvage, fire, \$87.29; reinsurance, fire, \$6,542.21.....	6,629 50	
Net amount paid for losses.....		\$21,939 42
Expenses of adjustment, settlement of losses.....		244 49
Commissions or brokerage.....		47,400 72
Salaries and expenses of special and general agents.....		6,284 26
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		216 00
Rents—including company's occupancy of its own buildings.....		1,206 00
Advertising, printing and stationery.....		993 37
Postage, telegrams, telephone and express.....		346 74
Repairs and expenses on real estate.....		246 60
Taxes on real estate.....		120 57
State taxes on premiums.....		239 08
Insurance department licenses and fees.....		336 00
Other disbursements, viz: Miscellaneous expenses.....		369 79
Decrease in book value of ledger assets.....		600 00
Total disbursements.....		\$90,443 04
Balance.....		\$319,525 02

## LEDGER ASSETS.

Book value of real estate.....	\$ 25,075 00
Mortgage loans on real estate.....	229,640 00
Book value of stocks (Schedule A).....	12,000 00
Cash in office.....	1,058 40
Deposits in trust companies and banks not on interest.....	22,014 89
Deposits in trust companies and banks on interest.....	5,420 22
Agent's balances, representing business written subsequent to October 1, last.....	24,203 37
Other ledger assets, viz: Reinsurance of fire loss due on paid losses, \$13.14; special deposit (Philadelphia Board), \$100.00.....	113 14
Total ledger assets.....	\$319,525 02

## NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	2,694 69
Market value of stock over book value.....	22,500 00
Total admitted assets.....	\$344,719 71



## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$12,123 43	
Losses resisted.....	144 68	
Total claims for losses.....	\$12,268 11	
Deduct reinsurance.....	434 00	
Net amount of unpaid losses.....		\$11,834 11
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$52,041 58	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	24,555 91	
Total unearned premiums as computed above.....		76,617 49
State, county and municipal taxes due or accrued.....		826 22
Reinsurance premiums.....		481 41
Total liabilities, except capital stock.....		\$ 80,759 23
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	54,960 48	
Surplus to policy holders.....		254,960 48
Total.....		\$344,719 71

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$16,943,594 00	\$ 87,393 70
Written during the year.....	23,353,450 00	196,819 78
Totals.....	\$40,297,044 00	\$284,213 48
Expired and terminated.....	14,051,013 00	99,101 07
In force at end of the year.....	\$26,246,031 00	\$185,112 41
Deduct amount reinsured.....	7,338,015 00	37,893 24
Net amount in force.....	\$18,908,016 00	\$147,219 17

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$10,163,307 00	\$104,123 16
More than one and not more than three years to run.....	6,185,424 00	27,616 67
More than three years to run.....	2,559,285 00	15,479 34
Net amount in force Dec. 31, 1909.....	\$18,908,016 00	\$147,219 17

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$30,000 00
Losses incurred during the year, fire.....	33,335 58
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$944,450 00
Less.....	137,400 00
Net risks written.....	\$807,050 00
Gross premiums received.....	\$9,605 53
Less.....	1,382 86
Net premiums received.....	\$8,222 67
Net losses paid.....	\$5 10
Net losses incurred.....	\$1,755 10

## SCHEDULE A.

Description.	Stocks.	Book value.	Market value
Farmers & Mechanics National Bank, Washington, D. C.....		\$11,000 00	\$34,100 00
Washington Safe Deposit Co., Washington, D. C.....		1,000 00	400 00
Totals.....		\$12,000 00	\$34,500 00

# PROVIDENCE, WASHINGTON INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 20 Market Square, Providence, R. I.; incorporated, 1799; commenced business in Illinois June 5, 1855.]

J. B. BRANCH, President.

A. G. BEALS, Secretary.

S. T. COLLINS, Attorney in Illinois at Chicago.

### CAPITAL.

Capital stock paid in cash.....	\$500,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$2,442,280 40</u>

### INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$2,956,478 20	\$841,399 40	
Deduct gross amount paid for—			
Reinsur., fire, \$494,237 40; mar. and inl., \$236,278.74			
Ret. pre., fire, 389,971.17; mar. and inl., 38,967.19	884,208 57	275,145 93	
Total premiums.....	<u>\$2,072,269 63</u>	<u>\$566,253 47</u>	\$2,638,523 10
Interest on bonds and dividends on stocks.....		\$107,312 27	
Interest from other sources.....		1,957 92	
Total interest.....			109,270 19
Profit on sale or maturity of ledger assets.....			55,658 25
Total income.....			<u>\$2,803,451 54</u>
Total.....			<u>\$5,245,711 94</u>

### DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$1,303,082 64	\$499,726 88	
Deduct amount received for—			
Salvage, fire, \$ 8,025.97; mar. and inl., \$ 53,445.93			
Reinsur., fire, 233,830.72; mar. and inl., 128,786.28	241,856 00	182,232 21	
Net amount paid for losses.....	<u>\$1,061,225 95</u>	<u>\$317,494 67</u>	\$1,378,720 62
Expenses of adjustment, settlement of losses.....			21,259 03
Commissions or brokerage.....			523,136 16
Salaries and expenses of special and general agents.....			114,072 44
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			91,534 50
Rents—including company's occupancy of its own buildings.....			9,870 43
Advertising, printing and stationery.....			21,251 35
Postage, telegrams, telephone and express.....			23,355 55
Legal expenses.....			596 52
Furniture and fixtures.....			1,642 50
Maps, including corrections.....			4,941 57
Underwriters' boards and tariff associations.....			28,362 52
Fire department, fire patrol and salvage corps assessment, fees, taxes and assessments.....			17,437 41
Inspections and surveys.....			10,127 17
State taxes on premiums.....			45,796 02
Insurance department licenses and fees.....			10,928 10
All other licenses, fees and taxes.....			7,530 16
Other disbursements, viz: Discount on marine premiums, \$131.51; balance of expense account, \$4,339.14.....			4,470 65
Interest and dividends to stockholders.....			50,000 00
Decrease in book value of ledger assets.....			242,624 91
Total disbursements.....			<u>\$2,607,657 61</u>
Balance.....			<u>\$2,638,054 33</u>

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$2,060,525 00
Cash in office.....	756 06
Deposits in trust companies and banks not on interest.....	15,408 72
Deposits in trust companies and banks on interest.....	114,036 01
Agent's balances, representing business written subsequent to October 1, last.....	416,677 76
Agent's balances, representing business written prior to October 1, last.....	2,681 33
Bills receivable, taken for marine and inland risks.....	26,283 33
Bills receivable taken for fire risks.....	600 00
Other ledger assets, viz: Due from reinsuring companies.....	1,086 12
<b>Total ledger assets.....</b>	<b>\$2,638,054 33</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$ 5,808 39
Interest accrued on other assets.....	11,965 00
<b>Total.....</b>	<b>17,773 39</b>
Market value of bonds and stocks over book value.....	786,870 00
<b>Gross assets.....</b>	<b>\$3,442,697 72</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$2,681 33
Bills receivable, past due, taken for marine, inland and fire risks.....	1,470 18
<b>Total.....</b>	<b>4,151 51</b>
<b>Total admitted assets.....</b>	<b>\$3,438,546 21</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 67,879 21
Losses in process of adjustment, or in suspense.....	311,281 95
Losses resisted.....	14,013 47
<b>Total claims for losses.....</b>	<b>\$393,174 63</b>
Deduct reinsurance.....	100,932 67
<b>Net amount of unpaid losses.....</b>	<b>\$ 292,241 96</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 718,267 09
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,010,458 06
Unearned premiums at 50 per cent on inland navigation risks.....	124,420 59
Unearned premiums 50 per cent on marine risks.....	45,005 28
Excess of original premiums over amount received for reinsurance, \$76,882.99; unearned premiums ( <i>pro rata</i> ).....	26,363 06
<b>Total unearned premiums as computed above.....</b>	<b>1,924,514 08</b>
State, county and municipal taxes due or accrued.....	50,000 00
<b>Total liabilities, except capital stock.....</b>	<b>\$2,266,756 04</b>
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	671,790 17
<b>Surplus to policy holders.....</b>	<b>1,171,790 17</b>
<b>Total.....</b>	<b>\$3,438,546 21</b>
*Special reserve fund held under Rhode Island law.....	\$117,500 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$335,993,259 00	\$3,757,053 76	\$ 10,881,623 39	\$307,241 93
Written during the year.....	270,494,096 00	2,956,478 20	151,568,467 00	841,399 40
<b>Totals.....</b>	<b>\$606,487,355 00</b>	<b>\$6,713,531 96</b>	<b>\$162,450,090 00</b>	<b>\$1,148,641 33</b>
Expired and terminated.....	237,872,005 00	2,710,611 68	145,892,231 00	731,831 14
<b>In force at end of the year.....</b>	<b>\$368,615,350 00</b>	<b>\$4,002,920 28</b>	<b>\$16,557,859 00</b>	<b>\$416,810 19</b>
Deduct amount reinsured.....	56,698,364 00	645,837 96	1,611,719 00	85,048 82
<b>Net amount in force.....</b>	<b>\$311,916,986 00</b>	<b>\$3,357,082 32</b>	<b>\$14,946,140 00</b>	<b>\$331,761 37</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	
In force, having from date of policy not more than one year to run.....	\$131,273,130 00	\$1,436,534 18
More than one and not more than three years to run.....	120,228,131 00	1,273,405 61
More than three years to run.....	60,416,725 00	647,142 53
Net amount in force Dec. 31, 1909.....	<u>\$311,916,986 00</u>	<u>\$3,357,082 32</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 85,000 00
Losses incurred during the year, fire, \$1,039,863.18; marine and inland, \$352,973.16 .....	1,392,836 34
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.	Tornado.
Gross risks written.....	\$13,443,657 00	\$1,581,520 00	\$423,525 00
Less.....	3,452,788 00	203,834 00	.....
Net risks written.....	<u>\$9,990,869 00</u>	<u>\$1,377,686 00</u>	<u>\$423,525 00</u>
Gross premiums received.....	\$156,119 30	\$8,973 33	\$1,917 68
Less.....	30,381 43	2,416 21	.....
Net premiums received.....	<u>\$125,737 87</u>	<u>\$6,557 12</u>	<u>\$1,917 68</u>
Net losses paid.....	<u>\$66,954 31</u>	<u>\$45 42</u>	<u>\$648 75</u>
Net losses incurred.....	<u>\$66,341 46</u>	<u>\$311 60</u>	<u>\$658 20</u>

\*[NOTE.—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the Rhode Island Insurance Department, and is not available for payment of current ordinary losses.—See chapter 156, title 19, of the public statutes of the State of Rhode Island.]

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Boston, Mass., 3½s.....	\$ 50,000 00	\$ 48,000 00
Fort Wayne, Ind., water works, refund., 3½s.....	25,000 00	24,000 00
Indianapolis, Ind., park imp., 4s.....	25,000 00	25,000 00
Massachusetts, state of, Metropolitan water loan, 3½s.....	83,000 00	79,431 00
Massachusetts, state of, abolition of grade crossings, 3½s.....	5,000 00	4,865 00
Massachusetts, state of, 3½s.....	25,000 00	23,950 00
New York City, corp., 4½s.....	50,000 00	54,875 00
Pawtucket, R. I., sewer, 4s.....	25,000 00	25,000 00
Pawtucket, R. I., school, 4s.....	40,000 00	40,000 00
Providence, R. I., public imp., 3s.....	50,000 00	44,812 00
Rhode Island, Metropolitan Park loan, 3½s.....	100,000 00	106,000 00
Savannah, Ga., fund., gold, 4½s.....	10,000 00	10,850 00
Boston & Providence R. R., corp., 4s.....	100,000 00	99,500 00
Boston & Maine R. R. Co., gold, 4½s.....	25,000 00	26,500 00
Lake Shore & Michigan Southern Ry. Co., 25-yr., gold, 4s.....	17,000 00	16,235 00
Lehigh Valley Ry. Co., 1st mort., gold, 4½s.....	15,000 00	15,938 00
N. Y. Central & Hudson River R. R. Co., coup., gold, Lake Shore col., 3½s.....	25,000 00	20,187 00
New York, New Haven & Hartford R. R. Co., convt. deb., 3½s.....	100,000 00	98,250 00
Northern Pacific & Great Northern, joint, C., B. & Q. col., 4s.....	50,000 00	48,375 00
Pere Marquette R. R. Co., consol. mort., 50-yr., gold, 4s.....	20,000 00	17,200 00
American Telephone & Telegraph Co., col. trust, 4s.....	25,000 00	23,000 00
Buffalo Traction Co., Buffalo, N. Y., 1st mort., gold, 5s.....	20,000 00	21,200 00
Columbus & Ninth Avenue R. R. Co., N. Y., 1st mort., gold, 5s.....	10,000 00	9,200 00
General Electric Co., convt., gold coup., debt., 5s.....	60,000 00	88,500 00
Minneapolis General Electric Co., 30-yr., gold mort., 5s.....	25,000 00	24,875 00
Mortgage Bond Co. of New York, 4s.....	25,000 00	22,500 00
Narragansett Elec. Lighting Co., Providence, R. I., deb. cert., 4s.....	33,800 00	58,136 00
St. Paul Gas Light Co., gen. mort., gold, 5s.....	25,000 00	24,375 00
United Traction & Electric Co., Providence, R. I., 1st mort., gold, 5s.....	25,000 00	26,375 00

## SCHEDULE A—Concluded.

Bonds and Stocks.		
Description.	Book value.	Market value.
United Electric Light & Power Co., Baltimore, 1st con., 30-yr. mort., gold, 4½s.	\$ 20,000 00	\$ 18,500 00
Chicago & Northwestern Ry. Co., com.	50,000 00	91,000 00
Chicago & Northwestern Ry. Co., pref.	40,000 00	88,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co., com.	8,800 00	7,172 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co., pref.	20,000 00	23,800 00
Great Northern Ry. Co.	60,000 00	86,025 00
Manhattan Ry. Co.	20,000 00	27,775 00
New York, New Haven & Hartford R. R.	4,175 00	6,596 00
Northern Pacific Ry. Co.	60,000 00	87,150 00
Northern Securities Co.	600 00	582 00
Old Colony R. R. Co.	21,000 00	40,950 00
Pennsylvania R. R.	62,500 00	85,489 00
Pittsburg, Fort Wayne & Chicago Ry. Co.	30,000 00	52,200 00
Rome, Watertown & Ogdensburg R. R. Co.	20,000 00	24,800 00
Blackstone Canal National Bank, Providence.	55,000 00	66,000 00
Central Trust Co., New York.	7,500 00	76,125 00
Fourth National Bank, New York.	25,000 00	51,000 00
Industrial Trust Co., Providence.	50,000 00	128,000 00
National Bank of Commerce, New York.	37,500 00	75,000 00
National Park Bank, New York.	30,000 00	138,000 00
United States Trust Co., New York.	10,000 00	125,000 00
Fall River Gas Works Co.	5,000 00	14,500 00
General Adjustment Bureau.	400 00	400 00
General Fire Extinguisher Co., deb.	22,300 00	32,335 00
Great Northern Ry. Co., iron ore properties.	30,000 00	24,300 00
Narragansett Electric Lighting Co., Providence.	6,200 00	11,408 00
Pacific Coast Salvage Association.	250 00	250 00
Providence Gas Co.	32,500 00	60,450 00
Providence Gas Co.	3,900 00	7,254 00
Providence Telephone Co.	37,500 00	71,625 00
Southern Adjustment Bureau.	100 00	100 00
Underwriters Salvage Co. of New York.	500 00	500 00
Underwriters Salvage Co. of Chicago.	1,000 00	1,000 00
What Cheer Corporation.	200,000 00	200,000 00
<b>Totals</b>	<b>\$2,060,625 00</b>	<b>\$2,847,395 00</b>

## QUEEN INSURANCE COMPANY OF AMERICA.

YEAR ENDING DECEMBER 31, 1909.

(Located at No. 84 William street, New York City, N. Y.; incorporated Sept. 11, 1891; commenced business in Illinois Oct. 8, 1891.)

EDWARD F. BEDDALL, President.

NEVETT S. BARTOW, Secretary.

P. D. MCGREGOR, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash	\$1,000,000 00	
Amount of ledger assets, Dec. 31, of previous year		\$7,697,573 05

## INCOME.

	Fire.	
Gross premiums	\$5,805,855 20	
Deduct gross amount paid for—Reinsurance, fire, \$502,433.51; return premiums, fire, \$809,914.39	1,312,347 90	
Total premiums		\$4,493,507 30
Interest on mortgage loans	\$ 3,362 50	
Interest on bonds and dividends on stocks	276,781 24	
Interest from other sources	7,171 36	
Total interest		287,315 10
Agents' balances previously charged off		17 24
Profit on sale or maturity of ledger assets		6,656 25
Total income		\$4,787,495 89
Total		\$12,485,068 94

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$2,366,386 45
Deduct amount received for—Salvage, fire, \$20,336.07; reinsurance, fire, \$188,600.52.....	208,336 50
Net amount paid for losses.....	\$2,157,449 86
Expenses of adjustment, settlement of losses.....	53,076 03
Commissions or brokerage.....	842,590 17
Allowances to local agencies for miscellaneous agency expenses.....	21,609 87
Salaries and expenses of special and general agents.....	141,805 81
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	283,902 88
Rents—including company's occupancy of its own buildings.....	34,743 19
Advertising, printing and stationery.....	52,196 71
Postage, telegrams, telephone and express.....	32,862 46
Legal expenses.....	1,017 53
Furniture and fixtures.....	10,632 90
Maps, including corrections.....	11,531 81
Underwriters' boards and tariff associations.....	50,464 48
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	22,163 48
Inspections and surveys.....	16,448 44
State taxes on premiums.....	69,969 86
Insurance department licenses and fees.....	19,074 59
All other licenses, fees and taxes.....	17,367 86
Other disbursements, viz: Miscellaneous expenses, \$23,102.19; miscellaneous traveling expenses, \$5,638.51.....	28,740 70
Interest and dividends to stockholders.....	200,000 00
Agents' balances charged off.....	116 40
Decrease in book value of ledger assets.....	6,656 25
Total disbursements.....	<u>\$4,074,043 28</u>
Balance.....	<u>\$8,411,025 66</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 65,000 00
Book value of bonds and stocks (Schedule A).....	7,279,495 54
Cash in office.....	2,645 59
Deposits in trust companies and banks not on interest.....	32,026 88
Deposits in trust companies and banks on interest.....	348,181 78
Agent's balances, representing business written subsequent to October 1, last.....	677,073 96
Agent's balances, representing business written prior to October 1, last.....	6,553 91
Bills receivable taken for fire risks.....	48 00
Total ledger assets.....	<u>\$8,411,025 66</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,405 14
Interest due and accrued on bonds.....	64,296 24
Interest accrued on other assets.....	654 34
Total.....	66,355 72
Market value of bonds and stocks over book value.....	148,487 85
Other non-ledger assets, viz: Due for reinsurance on losses paid.....	3,227 77
Gross assets.....	<u>\$8,629,067 00</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 6,553 91
Special deposits to secure liabilities in Canada and Virginia.....	579,890 26
Total.....	586,434 17
Total admitted assets.....	<u>\$8,042,662 83</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$108,912 16	
Losses in process of adjustment, or in suspense.....	232,604 57	
Losses resisted.....	64,430 00	
Total claims for losses.....	\$405,946 73	
Deduct reinsurance.....	26,872 60	
Net amount of unpaid losses.....		\$ 379,074 04
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,510,916 73	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	2,276,899 07	
Total unearned premiums as computed above.....		3,787,815 80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		29,105 63
State, county and municipal taxes due or accrued.....		76,810 76
Commissions, brokerage and other charges due or to become due to agents and brokers.....		12,391 36
Return premiums, \$6,538.02; reinsurance premiums, \$36,433.25.....		42,971 27
Total.....		\$4,328,168 86
Less liabilities secured by special deposits in Canada and Virginia: Losses, \$35,998.06; unearned premiums, \$432,894.49.....		468,892 55
Total liabilities, except capital stock.....		\$3,859,276 31
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	3,183,386 52	
Surplus to policy holders.....		4,183,386 52
Total.....		\$8,042,662 83

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906.....	\$626,852,714 00	\$7,469,752 52
Written during the year.....	479,139,026 00	5,805,855 20
Totals.....	\$1,105,991,740 00	\$13,275,607 72
Expired and terminated.....	425,521,169 00	5,367,641 25
In force at end of the year.....	\$680,470,571 00	\$7,907,966 47
Deduct amount reinsured.....	55,355,667 00	619,456 75
Net amount in force.....	\$625,136,904 00	\$7,288,509 72

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$225,196,013 00	\$3,021,833 43
More than one and not more than three years to run.....	294,069,951 00	2,988,872 47
More than three years to run.....	105,870,940 00	1,277,803 82
Net amount in force Dec. 31, 1909.....	\$625,136,904 00	\$7,288,509 72

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 250,000 00
Losses incurred during the year, fire.....	2,172,813 76
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$31,377,696 00	\$1,952,333 00
Less.....	7,560,661 00	361,655 00
Net risks written.....	\$23,817,035 00	\$1,590,678 00
Gross premiums received.....	\$403,271 12	\$9,780 21
Less.....	79,355 40	1,763 88
Net premiums.....	\$323,915 72	\$8,025 33
Net losses paid.....	\$150,254 26	\$3,283 92
Net losses incurred.....	\$154,263 64	\$3,299 81

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, government, 2s.....	\$ 10,000 00	\$ 10,200 00
City of Brooklyn, Gravesend imp., gold, 3½s.....	75,000 00	69,750 00
City of Brooklyn, cons., gold, 3½s.....	290,000 00	269,700 00
City of Brooklyn, cons., gold, 3½s.....	155,000 00	144,150 00
City of Brooklyn, memorial monument, gold, 3½s.....	5,000 00	4,750 00
State of Georgia, 3½s.....	10,000 00	10,000 00
Hallifax, N. S., stock, 5s.....	66,000 00	66,000 00
Montreal, Canada, deb., 3½s.....	34,066 66	31,000 66
Montreal, Canada, sink fund, gold, 4s.....	70,000 00	70,000 00
Montreal Harbor, deb., 4s.....	10,000 00	10,000 00
New York State, canal imp. loan, gold, 3s.....	50,000 00	50,000 00
New York State, canal imp. loan, gold, 3s.....	50,125 00	51,500 00
New York State, canal imp. loan, gold, 3s.....	100,000 00	103,000 00
New York State, loan for highway imp., 3s.....	5,075 00	5,150 00
New York City, cons., gold, 3s.....	25,000 00	22,250 00
New York City, cons., gold, 3s.....	50,000 00	45,500 00
New York City, cons., gold, 3s.....	150,000 00	144,000 00
New York City, cons., gold, 3½s.....	370,000 00	344,100 00
New York City, cons., gold, 3½s.....	25,000 00	24,000 00
New York City, cons., gold, 3½s.....	105,000 00	98,700 00
New York City, cons., gold, 3½s.....	50,000 00	47,500 00
New York City, cons., gold, 3½s.....	237,000 00	215,670 00
Ottawa, Canada, sewer, 3½s.....	27,900 00	28,200 00
Portland, Ore., water loan, 5s.....	50,000 00	54,500 00
City of Richmond, Virginia, 4s.....	1,500 00	1,515 00
City of Richmond, Virginia, 4s.....	1,000 00	1,010 00
City of Richmond, Virginia, 4s.....	7,000 00	7,070 00
City of Richmond, Virginia, 4s.....	2,000 00	2,020 00
City of Richmond, Virginia, 4s.....	13,500 00	13,635 00
City of Richmond, Virginia, 4s.....	25,000 00	25,250 00
City of Richmond, Virginia, 4s.....	48,428 06	45,259 99
City of Toronto, cons. loan, deb., 3½s.....	19,900 00	20,000 00
City of Victoria, B. C., local imp., deb., 4s.....	12,000 00	12,000 00
Winnipeg, Man., loan imp., deb., 4s.....	12,000 00	12,000 00
Atchison, Topeka & Santa Fe Ry., gen. mort., gold, 4s.....	49,227 08	48,000 00
Atlantic Coast Line R. R., 1st cons. mort., 50-yr., gold, 4s.....	47,997 70	46,500 00
Baltimore & Ohio Ry. Co., prior lien, gold, 3½s.....	53,000 00	52,500 00
Boston & Maine R. R., 20-yr., 4½s.....	48,666 66	49,039 99
Canadian Northern Ry., 1st mort., 4s.....	107,295 00	125,000 00
Central R. R. of N. J., gen. mort., 100-yr., gold, 5s.....	73,344 20	72,750 00
Central Pacific Ry., 1st refund. mort., gold, 4s.....	107,437 50	114,000 00
Chesapeake & Ohio Ry., 50-yr. gold, 5s.....	100,312 50	100,000 00
Chicago, Burlington & Quincy R. R., gen. mort., 4s.....	47,060 00	45,000 00
Chicago, Burlington & Quincy R. R., (Ill. div.) mort., 3½s.....	47,937 50	47,500 00
Chicago, Indiana & Southern R. R., 50-yr. gold, 4s.....	94,906 27	94,000 00
Chicago, Milwaukee & St. Paul Ry., gold, deb., 4s.....	50,000 00	54,500 00
Chic., Mil. & St. Paul Ry., (Chi. & Pac. West. div.) 1st mort., gold, 5s.....	25,625 00	26,250 00
Chic., Mil. & St. Paul Ry., (Dak. & Gt. Southern) 1st mort., gold, 5s.....	70,000 00	81,200 00
Chic., Mil. & St. Paul Ry., (Dub. div.) 1st mort., sink fund, 6s.....	1,000 00	1,070 00
Chicago & Northwestern Ry., 30-yr. deb., 5s.....	37,000 00	41,070 00
Chicago & Northwestern Ry., sink fund, deb., 5s.....	50,000 00	49,500 00
Chicago, Rock Island & Pacific R. R., gold, 4s.....	43,101 14	54,600 00
Fremont, Elkhorn & Missouri Valley R. R., cons. mort., 6s.....	25,000 00	25,750 00
Hocking Valley Ry., 1st cons. mort., gold, 4½s.....	45,968 75	44,500 00
Illinois Central R. R. (St. Louis div. and term.) 1st mort., gold, 3½s.....	24,961 30	24,500 00
Indiana, Illinois & Iowa R. R., 1st mort., gold, 4s.....	50,000 00	57,000 00
Lake Erie & Western R. R., 1st mort., 50-yr., gold, 5s.....	47,000 00	43,240 00
Lake Shore & Michigan Southern Ry., 3½s.....	74,734 38	72,000 00
Lake Shore & Michigan Southern Ry., 25-yr. gold, 4s.....	25,000 00	24,750 00
Long Island R. R., refund. mort., gold, 4s.....	24,022 92	25,000 00
Louisville & Nashville, unified 50-yr., gold, 4s.....	36,000 00	28,800 00
Metropolitan Street Ry., gen. mort. and col. trust, gold, 5s.....	50,000 00	60,500 00
Mobile & Ohio R. R., 1st mort., 6s.....	30,000 00	30,300 00
New Jersey Junction R. R., 1st mort., 4s.....	74,711 12	72,000 00
New York Central & Hudson River R. R., 30-yr. gold deb., 4s.....	10,000 00	10,800 00
New York & Northern Ry., 1st mort., 40-yr. gold, 5s.....	28,857 95	29,400 00
Norfolk & Western Ry., 1st cons. mort., gold, 4s.....	50,000 00	48,500 00
Northern Pacific-Great Northern, joint, 4s.....	4,740 56	5,150 00
Northern Pacific Ry., prior lien and land grant, 100-yr. gold, 4s.....	71,750 00	71,250 00
Oregon Short Line R. R., 25-yr. refund. gold, 4s.....	24,362 50	24,362 50
Pennsylvania R. R., gen. mort., 6s.....	24,875 00	23,250 00
Peoria & Eastern Ry., 1st cons. mort., 4s.....	50,649 50	59,500 00
Rochester & Pittsburgh R. R., cons. 1st mort., 40-yr., 6s.....	17,293 80	19,890 00
Rochester & Pittsburgh R. R., 1st mort. gold, 6s.....	48,062 50	46,000 00
Sioux City & Pacific R. R., 1st mort., gold, 3½s.....	95,250 00	95,000 00
Southern Pacific R. R., 1st refund. mort., gold, 4s.....	20,000 00	22,000 00
St. Louis, Iron Mountain & Southern Ry., 5s.....	4,000 00	4,040 00
St. Paul, Minneapolis & Manitoba Ry., (Dak. ext.) 1st mort., gold, 6s.....		



## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
St. Paul, Minn. & Manitoba Ry., cons. mort., gold, 4½s .....	\$ 24,956 25	\$ 26,750 00
St. Paul, Minn. & Manitoba Ry., cons. mort., gold, 6s .....	13,000 00	16,640 00
Third Avenue R. R., 1st mort., gold, 5s .....	10,000 00	10,900 00
Union Pacific R. R., 1st mort., R. R. and land grant, 50-yr. gold, 4s ..	6,130 23	6,630 00
Union Pacific R. R., 1st and refund. mort., gold, 4s .....	95,730 56	98,000 00
Vandalla R. R., cons. mort., loan (series B) gold, 4s .....	48,875 00	49,000 00
West Shore R. R., 1st mort., 4s .....	50,000 00	51,000 00
Province Manitoba, Drainage Dist. No. 2, deb., 4s .....	35,000 00	35,700 00
Province Manitoba, Drainage Dist. No. 3, deb., 4s .....	5,000 00	5,100 00
Manitoba, deb., 5s .....	29,400 00	29,694 00
New Zealand, stock, 4s .....	49,000 00	51,450 00
Province of Ontario, deb., 3½s .....	36,600 00	38,400 00
Quebec, inscribed stock, 3s .....	24,500 00	26,031 25
Albany & Susquehanna R. R., guar. ....	63,318 84	74,400 00
Allegheny & Western Ry., guar. ....	90,407 00	87,600 00
Atlanta & Charlotte Air Line Ry., guar. ....	56,223 50	63,221 00
Baltimore & Ohio R. R., pref. ....	19,082 90	18,400 00
Beech Creek Ry., guar. ....	110,771 95	101,000 00
Buffalo, Rochester & Pittsburgh Ry., pref. ....	40,914 80	47,850 00
Canada Southern Ry., guar. ....	31,887 86	35,000 00
Catawissa R. R., 1st pref., guar. ....	26,149 50	25,926 00
Chicago & Eastern Illinois R. R., pref. ....	48,878 77	42,000 00
Chicago, Milwaukee & St. Paul Ry., pref. ....	59,931 18	56,000 00
Chicago & North Western Ry., pref. ....	59,563 10	55,125 00
Chicago, St. Paul, Minn. & Omaha Ry., pref. ....	51,157 74	47,712 00
Cleveland, Cincinnati, Chicago & St. Louis Ry., pref. ....	11,724 31	10,700 00
Cleveland & Pittsburgh R. R., guar. ....	96,000 00	88,000 00
Delaware & Bound Brook R. R., guar. ....	45,541 11	43,758 00
Erie & Pittsburgh R. R., guar. ....	25,043 00	24,490 00
Fort Wayne & Jackson R. R., pref., guar. ....	122,845 00	117,872 00
Geneva, Corning & Southern R. R., guar. ....	102,900 00	91,168 00
Illinois Central (leased line) R. R., guar. ....	104,750 00	98,000 00
Jackson, Lansing & Saginaw R. R., guar. ....	27,295 00	26,100 00
Manhattan Elevated Ry., guar. ....	81,753 90	70,500 00
Morris & Essex R. R., guar. ....	100,150 10	129,500 00
Nashville & Decatur R. R., guar. ....	29,250 00	28,200 00
New York & Harlem R. R., guar. ....	149,248 30	129,937 50
N. Y., Lackawanna & Western Ry., guar. ....	116,839 36	122,555 00
North Carolina R. R., guar. ....	51,600 00	50,400 00
Pittsburgh, Fort Wayne & Chicago Ry., guar. ....	145,063 30	149,600 00
Pittsburgh, McKeesport & Youghiogheny R. R., guar. ....	52,536 50	64,500 00
Rensselaer & Saratoga R. R., guar. ....	129,868 75	139,300 00
Rome, Watertown & Ogdensburg R. R., guar. ....	113,085 00	126,000 00
St. Louis Bridge, 1st pref., guar. ....	53,961 00	49,022 00
Southwestern R. R. of Georgia, guar. ....	52,963 25	50,348 00
Union Pacific R. R., pref. ....	59,592 50	62,400 00
United New Jersey R. R. & Canal, guar. ....	149,080 55	157,500 00
Utica & Black River R. R., guar. ....	28,647 25	28,525 00
Valley R. R., guar. ....	2,104 00	2,048 00
Warren R. R., guar. ....	87,568 63	80,092 50
The Farmers' Loan & Trust Co. ....	71,600 00	186,800 00
General Adjustment Bureau .....	150 00	150 00
Mahoning Investment Co. ....	6,090 00	5,655 00
Southern Adjustment Bureau .....	150 00	150 00
Underwriters' Salvage Co. of Chicago .....	1,000 00	750 00
Underwriters' Salvage Co. of N. Y. ....	1,000 00	1,250 00
Western Adjustment & Inspection Co .....	150 00	100 00
Totals .....	<u>\$7,279,495 54</u>	<u>\$7,427,983 39</u>

# QUEEN CITY FIRE INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

[Located at Sixth street and Main ave., Sioux Falls, S. D.; incorporated March 23, 1905; commenced business in Illinois May 23, 1906.]

P. F. SHERMAN, President.

G. W. MCARTHUR, Secretary and Treasurer.

B. N. ANDERSON, Attorney in Illinois at Chicago.

### CAPITAL.

Capital stock paid in cash.....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$679,852 19

### INCOME.

	Fire.	
Gross premiums.....	\$202,802 80	
Deduct gross amount paid for—Reinsurance, fire, \$143,987.98; return premiums, fire, \$55,899.18.....	199,887 16	
Total premiums (other than perpetuals).....		\$ 2,915 64
Interest on deposits in trust companies and banks.....	\$ 2,187 27	
Interest on mortgage loans.....	17,485 54	
Interest on collateral loans.....	3,711 43	
Interest on bonds and dividends on stocks.....	1,034 83	
Interest from other sources, farm notes.....	138 84	
Rents—including company's occupancy of its own buildings.....	3,987 00	
Total interest and rents.....		28,544 91
From other sources, viz: Borrowed money, \$10,000.00; profit from local agency, \$24.56; Commissions on reinsurance, \$52,531.35.....		62,555 91
Increase in book value of ledger assets.....		11 75
Total income.....		\$94,028 21
Total.....		\$773,890 40

### DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$232,325 20	
Deduct amount received for—Salvage, fire, \$2,071.29; reinsurance, fire, \$53,068.74.....	55,240 03	
Net amount paid for losses.....		\$177,085 17
Expenses of adjustment, settlement of losses.....		3,664 28
Commissions or brokerage.....		48,782 86
Salaries and expenses of special and general agents.....		7,244 78
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		28,304 25
Rents—including company's occupancy of its own buildings.....		1,749 15
Advertising, printing and stationery.....		2,873 20
Postage, telegrams, telephone and express.....		2,486 36
Legal expenses.....		12,039 09
Maps, including corrections.....		1,004 75
Underwriters' boards and tariff associations.....		55 04
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		447 62
Inspections and surveys.....		1,006 93
Repairs and expenses on real estate.....		1,543 33
Taxes on real estate.....		312 09
State taxes on premiums.....		3,644 29
Insurance department licenses and fees.....		2,404 88
All other licenses, fees and taxes.....		2,274 96
Other disbursements, viz: Office expenses, \$314.99; exchange, \$96.71; interest on borrowed money, \$2,038.21; error in cash account of previous years charged as disbursement, \$2,571.81; discounts paid on securities sold, \$2,411.70; difference between unpaid reinsurance, Dec. 31, 1908, and Dec. 31, 1909, and paid during, 1909, \$42,178.50.....		49,611 92
Loss on sale or maturity of ledger assets.....		18,008 32
Decrease in book value of ledger assets, real estate loans.....		8,775 00
Total disbursements.....		\$373,318 27
Balance.....		\$400,562 13

## LEDGER ASSETS.

Book value of real estate .....	\$ 39,768 99
Mortgage loans on real estate .....	178,348 91
Loans secured by pledge of bonds, stocks or other collaterals .....	79,448 73
Cash in office .....	1,944 50
Deposits in trust companies and banks not on interest .....	19,459 01
Deposits in trust companies and banks on interest .....	15,866 42
Agent's balances, representing business written subsequent to October 1, last .....	20,218 06
Agent's balances, representing business written prior to October 1, last .....	23,207 27
Bills receivable taken for fire risks .....	2,330 39
Other ledger assets, viz: Bills receivable taken for agent's balances, \$3,847.15; furniture, fixtures, maps and supplies, \$16,122.70 .....	19,969 85
<b>Total ledger assets .....</b>	<b>\$400,562 13</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$6,761 71
Interest due and accrued on collateral loans .....	3,623 79
Interest accrued on other assets .....	477 32
<b>Total .....</b>	<b>10,862 82</b>
<b>Gross assets .....</b>	<b>\$411,424 95</b>

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery, furniture, fixtures and sales .....	\$16,122 70
Agent's balances, representing business written prior to October 1, last .....	23,207 27
Bills receivable, past due, taken for marine, inland and fire risks .....	255 28
Bills receivable taken for agent's balances .....	3,847 15
Special deposits to secure liabilities in Oregon .....	10,000 00
<b>Total .....</b>	<b>53,432 40</b>
<b>Total admitted assets .....</b>	<b>\$357,992 55</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$21,219 00
Losses in process of adjustment, or in suspense .....	9,683 00
Losses resisted .....	25,761 00
<b>Total claims for losses .....</b>	<b>\$56,663 00</b>
Deduct reinsurance .....	16,325 66
<b>Net amount of unpaid losses .....</b>	<b>\$40,337 34</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$33,397 18
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	52,599 39
<b>Total unearned premiums as computed above .....</b>	<b>85,996 57</b>
State, county and municipal taxes due or accrued .....	1,946 99
Reinsurance premiums .....	7,212 72
Due to become due for borrowed money .....	10,000 00
All other liabilities, viz: Accrued interest on borrowed money .....	425 00
<b>Total .....</b>	<b>\$145,918 62</b>
Less liabilities for "unpaid losses" secured by special deposits .....	4,236 64
<b>Total liabilities, except capital stock .....</b>	<b>\$141,681 98</b>
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	16,310 57
<b>Surplus to policy holders .....</b>	<b>216,310 57</b>
<b>Total .....</b>	<b>\$357,992 55</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$51,493,516 00	\$399,409 36
Written during the year .....	12,195,999 00	202,802 80
<b>Totals .....</b>	<b>\$63,689,515 00</b>	<b>\$1,102,212 16</b>
Expired and terminated .....	32,440,373 00	613,582 51
<b>In force at end of the year .....</b>	<b>\$31,249,142 00</b>	<b>\$488,629 65</b>
Deduct amount reinsured .....	14,641,642 00	278,535 16
<b>Net amount in force .....</b>	<b>\$16,607,500 00</b>	<b>\$210,094 49</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 5,546,357 00	\$ 66,794 35
More than one and not more than three years to run.....	10,334,946 00	133,321 81
More than three years to run.....	726,197 00	9,978 33
Net amount in force Dec. 31, 1900.....	<u>\$16,607,500 00</u>	<u>\$210,094 49</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	152,883 55
Amount loaned to officers and directors.....	125,325 16
Amount loaned to stockholders not officers.....	<u>100,079 57</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$796,020 00	\$19,900 00
Less.....	699,855 00	16,500 00
Net risks written.....	<u>\$96,165 00</u>	<u>\$3,400 00</u>
Gross premiums received.....	\$11,718 01	\$136 05
Less.....	6,960 13	78 34
Net premiums received.....	<u>\$4,757 88</u>	<u>\$57 71</u>
Net losses paid.....	<u>\$14,535 12</u>	<u>.....</u>
Net losses incurred.....	<u>\$12,836 86</u>	<u>.....</u>

## RELIANCE INSURANCE COMPANY OF PHILADELPHIA.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 429 Walnut street, Philadelphia, Pa.; incorporated April 21, 1841; commenced business in Illinois May 22, 1880.]

WILLIAM CHUBB, President.

CHAS. J. WISTER, Jr., Secretary.

O. C. KEMP, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$300,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,490,178 00</u>

## INCOME.

	Fire.	
Gross premiums.....	\$1,366,359 10	
Deduct gross amount paid for—Reinsurance, fire, \$150,959.79; return premiums, fire, \$235,676.80.....	395,636 50	
Total premiums (other than perpetuals).....		\$970,722 51
Deposit premiums on perpetual risks.....		5,498 16
Interest on mortgage loans.....	\$ 5,695 25	
Interest on bonds and dividends on stocks.....	42,153 44	
Interest from other sources.....	1,709 02	
Rents—including company's occupancy of its own buildings.....	8,699 40	
Total interest and rents.....		58,257 11
From other sources, viz: Transfers survey on perpetual policies.....		356 51
Profit on sale or maturity of ledger assets.....		494 00
Total income.....		<u>\$1,035,328 29</u>
Total.....		<u>\$2,525,506 29</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$516,179 40
Deduct amount received for—Salvage, fire, \$1,171.94; reinsurance, fire, \$80,665.48.....	81,837 42
Net amount paid for losses.....	\$434,341 98
Expenses of adjustment, settlement of losses.....	6,889 16
Commissions or brokerage.....	252,405 74
Salaries and expenses of special and general agents.....	34,266 18
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	47,618 39
Rents—including company's occupancy of its own buildings.....	7,225 71
Advertising, printing and stationery.....	10,301 92
Postage, telegrams, telephone and express.....	8,838 41
Legal expenses.....	758 50
Furniture and fixtures.....	2,992 69
Maps, including corrections.....	6,073 41
Underwriters' boards and tariff associations.....	9,596 97
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	2,151 00
Inspections and surveys.....	502 06
Repairs and expenses on real estate.....	1,328 45
Taxes on real estate.....	1,719 00
State taxes on premiums.....	24,802 36
Insurance department licenses and fees.....	3,728 26
All other licenses, fees and taxes.....	2,937 00
Other disbursements, viz: miscellaneous, \$5,976.34; light and heat, \$1,044.53.....	6,120 87
Deposit premiums returned.....	5,778 84
Interest and dividends to stockholders.....	30,000 00
Agent's balances charged off.....	1,837 99
Loss on sale or maturity of ledger assets.....	1,440 00
Decrease in book value of ledger assets.....	2,085 50
Total disbursements.....	\$905,720 39
Balance.....	\$1,619,785 90

## LEDGER ASSETS.

Book value of real estate.....	\$ 129,527 04
Mortgage loans on real estate.....	117,200 00
Book value of bonds and stocks (Schedule A).....	1,095,816 25
Cash in office.....	995 16
Deposits in trust companies and banks on interest.....	112,927 16
Agent's balances, representing business written subsequent to October 1, last.....	160,903 97
Agent's balances, representing business written prior to October 1, last.....	2,416 32
Total ledger assets.....	\$1,619,785 90

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,061 02
Interest accrued on bonds.....	13,667 32
Rents due and accrued on company's property.....	662 16
Total.....	15,390 50
Market value of bonds and stocks over book value.....	7,140 75
Other non-ledger assets, viz: Premiums on perpetual policies on real estate.....	1,085 00
Gross assets.....	\$1,643,352 15

## DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$2,025 00
Agent's balances, representing business written prior to October 1, last.....	2,416 32
Book values of ledger assets over market value, viz: Real estate.....	8,027 04
Total.....	12,468 36
Total admitted assets.....	\$1,630,883 79

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 14,298 59	
Losses in process of adjustment, or in suspense.....	102,018 09	
Losses resisted.....	5,773 93	
Total claims for losses.....	\$122,091 21	
Deduct reinsurance.....	20,098 54	
Net amount of unpaid losses.....		\$101,392 67
Unearned premiums at 50 per cent on fire risks running one year or less..	\$344,192 99	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	503,679 79	
Total unearned premiums as computed above.....		847,872 78
Amount reclaimable by the insured on perpetual fire insurance policies.....		125,434 44
State, county and municipal taxes due or accrued.....		13,400 00
Commissions, brokerage and other charges due or to become due to agents and brokers..		19,131 28
All other liabilities, viz: Printing, \$89.31; maps, \$223.00.....		292 31
Total liabilities, except capital stock.....		\$1,107,523 48
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	223,360 31	
Surplus to policy holders.....		523,360 31
Total.....		\$1,630,883 79

## RISKS AND PREMIUMS.

	Fire Risks	Premiums.
In force Dec. 31, 1908.....	\$135,997,874 00	\$1,594,714 14
Written during the year.....	113,157,681 00	1,366,359 10
Totals.....	\$249,155,555 00	\$2,961,073 24
Expired and terminated.....	94,512,773 00	1,163,223 78
In force at end of the year.....	\$154,642,782 00	\$1,797,849 46
Deduct amount reinsured.....	14,834,640 00	186,465 88
Net amount in force.....	\$139,808,142 00	\$1,611,383 58
Perpetual risks not included above, \$5,085,543.49; premiums on same, \$138,089.42.		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$54,076,338 00	\$688,385 98
More than one and not more than three years to run.....	58,000,350 00	573,698 59
More than three years to run.....	27,731,454 00	349,209 01
Net amount in force Dec. 31, 1909.....	\$139,808,142 00	\$1,611,383 58

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	461,053 05
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$10,692,743 00	\$148,025 00
Less.....	3,528,581 00	
Net risks written.....	\$7,164,162 00	\$148,025 00
Gross premiums received.....	\$135,705 56	\$767 87
Less.....	34,815 73	
Net premiums received.....	\$100,889 83	\$767 87
Net losses paid.....	\$52,167 10	\$136 69
Net losses incurred.....	\$55,980 10	\$136 69

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Allegheny, Pa., city of, 4s.....	\$10,000 00	\$10,100 00
Allegheny, Pa., county of, 4s.....	10,000 00	10,100 00
Atlantic City, N. J., city of, 4½s.....	10,000 00	10,550 00
Philadelphia, city of, 4s.....	30,000 00	30,900 00
Philadelphia, city of, 4s.....	20,000 00	20,600 00
Pittsburg, Pa., city of, 4s.....	18,000 00	18,000 00
New York, city of, 4s.....	47,375 00	50,250 00
New York, city of, 3½s.....	48,875 00	44,875 00
Wilmington, Del., city of, 4s.....	10,000 00	10,000 00
Wilmington, Del., city of, 4½s.....	10,000 00	10,450 00
Allegheny Valley R. R. Co., 4s.....	10,000 00	10,150 00
Allegheny Valley R. R. Co., 7s.....	10,000 00	10,075 00
Allentown Terminal Ry. Co., 4s.....	15,000 00	14,962 00
Atchison, Topeka & Santa Fe, gen. mort., 4s.....	10,000 00	10,000 00
Atlantic Coast Line, 1st cons. mort., 4s.....	14,156 25	14,362 00
Atlantic & Danville Ry. Co., 1st mort., 4s.....	9,412 50	9,250 00
Baltimore & Ohio R. R. Co., prior lien, 3½s.....	18,587 50	18,550 00
Baltimore & Ohio R. R. Co., 1st mort., 4s.....	10,000 00	9,925 00
Balt. & Ohio R. R. Co., (P. L. E. & W. Va. system) refund. mort., 4s.....	9,350 00	9,275 00
Camden & Atlantic R. R. Co., cons. mort., 5s.....	30,000 00	30,225 00
Central of Georgia Ry. Co., cons. mort., 5s.....	15,000 00	16,350 00
Chesapeake & Ohio Ry. Co., gen. mort., 4½s.....	10,000 00	10,325 00
Chesapeake & Ohio Ry. Co., equip. trust, 4s.....	14,643 00	14,700 00
Chicago, Rock Island & Pacific Ry. Co., equip., 4½s.....	9,465 00	9,900 00
Chicago, Milwaukee & St. Paul Ry., 4s.....	9,475 00	9,350 00
Delaware & Hudson Co., 1st and refund. mort., 4s.....	9,937 50	10,000 00
Denver & Rio Grande R. R. Co., 1st cons. mort., 4s.....	9,887 50	9,500 00
Easton & Amboy R. R. Co., 1st mort., 5s.....	20,000 00	21,600 00
Electric & People's Traction (Phila.) trust cert., 4s.....	9,875 00	9,050 00
Erie & Pittsburg R. R. Co., gen. mort., 3½s.....	10,000 00	9,400 00
Erie R. R. Co., prior lien, 4s.....	14,932 00	13,050 00
Erie R. R. Co., gen. lien, 4s.....	13,617 50	11,512 00
Huntington & Broad Top Mountain R. R. & C. Co., 5s.....	10,000 00	9,800 00
Iowa Central, 1st and refund., 4s.....	8,075 00	7,625 00
Lake Shore & Michigan Southern Ry. Co., 4s.....	14,906 25	14,325 00
Lehigh Valley R. R. Co., cons. mort., 4½s.....	25,000 00	26,250 00
Lehigh Valley R. R. Co., 1st mort., 4s.....	5,000 00	5,300 00
Lehigh Valley R. R. Co., gen. cons. mort., 4s.....	14,625 00	14,475 00
Long Island R. R. Co., refund. mort., 4s.....	9,837 50	9,900 00
Louisville & Nashville R. R. Co., 1st mort., 6s.....	5,000 00	5,587 00
Missouri Pacific R. R. Co., 1st col. mort., 5s.....	15,000 00	15,300 00
New York Central & Hudson River R. R. Co., Lake Shore col., 3½s.....	4,531 25	4,037 00
New York, Phila. & Norfolk R. R. Co., 1st mort., 4s.....	5,000 00	5,000 00
Norfolk & Western Ry. Co., equip. trust, 4s.....	9,815 00	9,900 00
Norfolk & Western Ry. Co., divisional 1st lien, 4s.....	14,887 50	13,912 00
Norfolk & Western Ry. Co., 1st cons. mort., 4s.....	9,887 50	9,950 00
Northern Pacific Ry. Co., gen. lien, 3s.....	11,056 25	11,100 00
Northern Pacific-Great Northern, joint, 4s.....	19,221 25	19,350 00
North Pennsylvania R. R. Co., 4s.....	5,000 00	5,150 00
Oregon Short Line R. R. Co., refund., 4s.....	13,953 75	14,175 00
Pennsylvania R. R. Co., cons. mort., 5s.....	4,000 00	4,380 00
Pennsylvania R. R. Co., equip. trust, 4s.....	10,000 00	9,925 00
Pennsylvania R. R. Co., cons. 40-yr. gold, 4s.....	25,000 00	26,125 00
Pennsylvania R. R. Co., conv., 3½s.....	23,906 25	24,062 00
Pennsylvania Co., gold loan, 3½s.....	29,055 00	29,175 00
Pennsylvania Co., 15-25 gold loan, 4s.....	4,856 25	4,912 00
Pennsylvania & New York Canal & R. R. Co., 4s.....	20,000 00	20,000 00
People's Passenger Ry. Co., (Phila.) 4s.....	10,000 00	9,675 00
Philadelphia & Baltimore Central R. R. Co., 5s.....	10,000 00	10,050 00
Philadelphia, Baltimore & Washington, 1st mort., gold, 4s.....	15,000 00	15,525 00
Philadelphia & Erie R. R. Co., 5s.....	25,000 00	27,187 00
Philadelphia & Erie R. R. Co., 4s.....	5,000 00	5,025 00
Philadelphia & Reading R. R. Co., 1st series cons. mort., 4s.....	10,000 00	10,200 00
Philadelphia & Reading R. R. Co., cons. mort., 7s.....	4,000 00	4,140 00
Philadelphia Traction Co., col. trust, 4s.....	4,000 00	4,080 00
Pittsburg, Cincinnati, Chicago & St. Louis Ry. Co., 4s.....	40,000 00	39,900 00
Public Service Corporation of N. J., gen. mort., 5s.....	9,650 00	9,600 00
Reading Co. Jersey Central, 4s.....	9,500 00	9,625 00
Reading Co. & Philadelphia & Reading C. & I. Co., 4s.....	14,356 25	14,925 00
St. Louis, Iron Mountain & Southern Ry. Co., 4s.....	4,693 75	4,375 00
Second Ave. Traction Co., Pittsburg, Pa., 5s.....	15,000 00	15,975 00
Southern Pacific R. R. Co., 1st refund. mort., 4s.....	4,806 25	4,725 00
Steubenville & Indiana R. R. Co., 1st mort., 5s.....	20,000 00	20,700 00
Union Traction Co. of Indiana, gen. mort., 5s.....	4,875 50	4,687 00
United Co. of New Jersey R. R. & C. Co., 4s.....	5,000 00	5,100 00
United Traction Co. of Pittsburg, Pa., 5s.....	10,000 00	10,700 00
West Jersey & Seashore R. R. Co., 4s.....	5,000 00	5,050 00
Western New York & Pennsylvania R. R. Co., 5s.....	5,000 00	5,525 00
Western Pennsylvania R. R. Co., 4s.....	10,000 00	10,100 00

SCHEDULE A—*Concluded.*

Bonds and Stocks.		
Description.	Book value.	Market value.
Connecticut Ry. & Light Co., 1½s.....	\$ 5,000 00	\$ 5,112 00
Delaware River Ferry Co., 5s.....	6,000 00	6,300 00
Omaha Water Co., 5s.....	10,000 00	9,300 00
Susquehanna Coal Co., 6s.....	5,000 00	5,100 00
West Chester Lighting Co., 5s.....	10,000 00	10,300 00
Commercial National Bank (Philadelphia) in liquidation.....	550 00	.....
General Adjustment Bureau.....	150 00	150 00
Omaha Water Co., 1st pref.....	1,700 00	850 00
The Reliance Insurance Co., of Philadelphia.....	1,350 00	2,025 00
Totals.....	<u>\$1,095,816 25</u>	<u>\$1,102,957 00</u>

**RHODE ISLAND INSURANCE COMPANY.**  
**YEAR ENDING DECEMBER 31, 1909.**

[Located at No. 17 Custom House street, Providence, R. I.; incorporated April, 1905; commenced business in Illinois Feb. 18, 1907.]

GEORGE L. SHEPLEY, President.

EMIL G. PIEPER, Secretary.

H. V. BURROWS, Attorney in Illinois, at Chicago.

**CAPITAL.**

Capital stock paid in cash.....	<u>\$300,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$844,249 19</u>

**INCOME.**

	Fire.	
Gross premiums.....	\$581,044 58	
Deduct gross amount paid for—Reinsurance, fire, \$75,745.37; return premiums, fire, \$104,866.80.....	<u>180,842 17</u>	
Total premiums.....		\$400,402 41
Interest on bonds and dividends on stocks.....	\$32,224 21	
Interest from other sources.....	<u>2,178 22</u>	
Total interest.....		34,402 43
Profit on sale or maturity of ledger assets.....		<u>4,600 00</u>
Total income.....		<u>\$439,404 84</u>
Total.....		<u>\$1,283,654 03</u>

**DISBURSEMENTS.**

	Fire.	
Gross amount paid for losses.....	\$168,266 22	
Deduct amount received for—Salvage, fire, \$2,855.12; reinsurance, fire, \$11,453.53.....	<u>14,308 65</u>	
Net amount paid for losses.....		\$153,957 57
Expenses of adjustment, settlement of losses.....		3,218 75
Commissions or brokerage.....		108,085 57
Advertising, printing and stationery.....		299 87
Legal expenses.....		1,024 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,123 00
State taxes on premiums.....		5,711 03
Insurance department licenses and fees.....		2,307 87
Other disbursements, viz: Auditing books, \$100.00; surety bond for S. C., \$21.25; surety bond for N. C., \$21.25; surety bond for California, \$80.00.....		222 50
Interest and dividends to stockholders.....		30,000 00
Loss on sale or maturity of ledger assets.....		<u>100 00</u>
Total disbursements.....		<u>\$308,050 16</u>
Balance.....		<u>\$975,803 87</u>



## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$796,169 61
Deposits in trust companies and banks on interest.....	72,450 65
Agent's balances, representing business written subsequent to October 1, last.....	106,983 61
<b>Total ledger assets.....</b>	<b>\$975,603 87</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,598 42
Interest accrued on other assets.....	1,247 08
<b>Total.....</b>	<b>8,845 50</b>
Market value of bonds and stocks over book value.....	16,765 39
<b>Total admitted assets.....</b>	<b>\$1,001,214 76</b>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 5,988 43
Losses in process of adjustment, or in suspense.....	31,868 34
Losses resisted.....	7,800 00
<b>Total claims for losses.....</b>	<b>\$45,656 77</b>
Deduct reinsurance.....	4,015 61
<b>Net amount of unpaid losses.....</b>	<b>\$ 41,621 16</b>
Unearned premiums at 50 per cent on fire risks running one year or less..	\$150,956 79
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	116,769 38
<b>Total unearned premiums as computed above.....</b>	<b>267,726 17</b>
Reinsurance in Lloyds, \$2,067.14, 50 per cent.....	1,033 57
State, county and municipal taxes due or accrued.....	7,300 00
Commissions, brokerage and other charges due or to become due to agents and brokers..	32,095 08
<b>Total liabilities, except capital stock.....</b>	<b>\$349,775 98</b>
Cash capital.....	\$300,000 00
Surplus over all liabilities.....	351,438 78
<b>Surplus to policy holders.....</b>	<b>651,438 78</b>
<b>Total.....</b>	<b>\$1,001,214 76</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$42,807,020 00	\$362,935 71
Written during the year.....	56,405,475 00	581,044 58
<b>Totals.....</b>	<b>\$99,212,495 00</b>	<b>\$943,980 29</b>
Expired and terminated.....	42,476,855 00	388,902 89
<b>In force at end of the year.....</b>	<b>\$56,735,640 00</b>	<b>\$555,077 40</b>
Deduct amount reinsured.....	9,987,942 00	78,497 01
<b>Net amount in force.....</b>	<b>\$46,747,698 00</b>	<b>\$476,580 39</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$28,286,102 00	\$301,913 59
More than one and not more than three years to run.....	13,182,480 00	111,566 03
More than three years to run.....	5,299,116 00	63,071 77
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$46,747,698 00</b>	<b>\$476,580 39</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000 00
Losses incurred during the year, fire.....	168,172 02
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$750,408,164 00	\$29,500 00
Less.....	284,054,332 00	10,000 00
Net risks written.....	<u>\$466,353,832 00</u>	<u>\$19,500 00</u>
Gross premium received.....	\$7,540,987 00	\$200 96
Less.....	2,342,384 00	104 81
Net premiums received.....	<u>\$5,198,603 00</u>	<u>\$105 15</u>
Net losses paid.....	<u>\$1,104,855 00</u>	<u>.....</u>
Net losses incurred.....	<u>\$12,233 00</u>	<u>.....</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value	Market value.
City of Montreal, 3½s.....	\$ 9,150 00	\$ 9,100 00
City of Montreal, 3½s.....	9,318 75	9,100 00
City of New York, corporate stock, 4s.....	201,000 00	200,000 00
City of Providence, water refund, 3s.....	28,500 00	28,500 00
City of Providence, highway loans, 3s.....	19,000 00	19,000 00
City of Providence, water loans, 3½s.....	10,000 00	9,800 00
City of Providence, park, 4s.....	2,000 00	2,020 00
City of Toronto, 3½s.....	35,227 70	35,890 00
City of Toronto, deb., 3½s.....	23,822 33	25,025 00
Atchison, Topeka & Santa Fé R. R., conv., gold, 4s.....	2,163 33	2,460 00
Chicago, Burlington & Quincy, joint, guar. by No. Pac. and Great Northern R. R., 4s.....	9,712 50	9,700 00
Denver & Northwestern R. R., 5s.....	35,500 00	35,500 00
Denver Tramway Co., 5s.....	24,125 00	25,250 00
Rhode Island & Suburban Ry. Co., 4s.....	17,750 00	17,600 00
American Telephone & Telegraph Co., conv., 4s.....	92,875 00	105,000 00
American LaFrance Fire Engine Co., 6s.....	19,000 00	16,000 00
Crompton & Knowles Loom Works, deb., 6s.....	2,100 00	2,040 00
Crompton & Knowles Loom Works, deb., 6s.....	2,100 00	2,060 00
Crompton & Knowles Loom Works, deb., 6s.....	5,500 00	5,800 00
Crompton & Knowles Loom Works, deb., 6s.....	2,100 00	2,100 00
Crompton & Knowles Loom Works, deb., 6s.....	2,100 00	2,100 00
Detroit City Gas Co.....	8,000 00	7,840 00
Silversmith Co.....	50,000 00	50,000 00
United Traction & Electric Co. of N. J.....	51,300 00	51,000 00
National Exchange Bank of Providence, R. I.....	12,750 00	12,750 00
Union Trust Co. of Providence, R. I.....	30,000 00	32,000 00
Union Pacific R. R., pref.....	19,137 50	20,800 00
Pennsylvania R. R. Co.....	31,325 00	34,250 00
Great Northern R. R. Co., pref.....	14,225 00	14,400 00
Northern Pacific R. R. Co.....	14,525 00	14,600 00
Atchison, Topeka & Santa Fé R. R. Co., pref.....	10,437 50	10,500 00
Underwriters' Salvage Co., Chicago, Ill.....	500 00	375 00
Western Adjustment & Inspection Co.....	150 00	100 00
General Adjustment Bureau N. Y.....	150 00	150 00
Underwriters' Salvage Co., N. Y.....	625 00	625 00
Totals.....	<u>\$796,169 61</u>	<u>\$812,935 00</u>

# RICHMOND INSURANCE COMPANY OF NEW YORK.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1621 Richmond Terrace, West New Brighton, N. Y.; incorporated Jan. 28, 1907; commenced business in Illinois Aug. 24, 1907.]

J. F. SMITH, President.

D. H. CORTELYOU, Secretary.

WILLIAM F. ROLLO, Attorney in Illinois, at Chicago.

### CAPITAL.

Capital stock paid in cash.....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$336,393 96</u>

### INCOME.

	Fire.	
Gross premiums.....	\$204,215 67	
Deduct gross amount paid for—Reinsurance, fire, \$8,185.76; return premiums, fire, \$40,382.00.....	48,567 76	
Total premiums.....		\$155,647 91
Interest on mortgage loans.....	\$9,751 55	
Interest on bonds.....	4,637 67	
Interest from other sources.....	666 04	
Total interest.....		15,085 26
Profit on sale or maturity of ledger assets.....		744 06
Total income.....		<u>\$171,477 23</u>
Total.....		<u>\$507,871 19</u>

### DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$75,652 74	
Deduct amount received for—Salvage, fire, \$600.85; reinsurance, fire, \$3,298.42.....	3,899 27	
Net amount paid for losses.....		\$71,753 47
Expenses of adjustment, settlement of losses.....		1,295 83
Commissions or brokerage.....		46,441 80
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		3,433 99
Rents—including company's occupancy of its own buildings.....		315 00
Advertising, printing and stationery.....		896 64
Postage, telegrams, telephone and express.....		159 66
Legal expenses.....		6 00
Furniture and fixtures.....		133 00
Underwriters' boards and tariff associations.....		402 73
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		840 29
Inspections and surveys.....		7 88
State taxes on premiums.....		1,936 00
Insurance department licenses and fees.....		1,054 37
All other licenses, fees and taxes.....		240 00
Other disbursements, viz: Sundry office expenses.....		212 33
Total disbursements.....		<u>\$129,128 99</u>
Balance.....		<u>\$378,742 20</u>

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$185,950 00
Book value of bonds (Schedule A) .....	134,191 83
Cash in office .....	179 30
Deposits in trust companies and banks on interest .....	28,518 03
Agent's balances, representing business written subsequent to October 1, last .....	29,903 04
Total ledger assets .....	<u>\$378,742 20</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$ 825 58
Interest accrued on bonds .....	1,261 23
Interest due and accrued on other assets .....	60 00
Total .....	<u>2,146 81</u>
Market value of bonds and stocks over book value .....	348 17
Total admitted assets .....	<u>\$381,237 18</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 3,671 31
Losses in process of adjustment, or in suspense .....	20,826 56
Total claims for losses .....	<u>\$24,497 87</u>
Deduct reinsurance .....	7 61
Net amount of unpaid losses .....	<u>\$24,490 26</u>
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$99,895 49
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	5,453 73
Total unearned premiums as computed above .....	<u>75,349 22</u>
State, county and municipal taxes due or accrued .....	4,000 00
Total liabilities, except capital stock .....	<u>\$103,839 48</u>
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	<u>77,397 70</u>
Surplus to policy holders .....	<u>277,397 70</u>
Total .....	<u>\$381,237 18</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$ 8,858,025 00	\$126,176 43
Written during the year .....	18,549,708 00	204,215 67
Totals .....	<u>\$27,407,733 00</u>	<u>\$330,392 10</u>
Expired and terminated .....	13,895,930 00	176,901 55
In force at end of the year .....	<u>\$13,511,803 00</u>	<u>\$153,490 55</u>
Deduct amount reinsured .....	548,650 00	6,777 71
Net amount in force .....	<u>\$12,963,153 00</u>	<u>\$146,712 84</u>

## RECAPITULATION OF FIRE RISKS, IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$12,368,211 00	\$139,790 99
More than one and not more than three years to run .....	575,662 00	6,518 08
More than three years to run .....	19,250 00	403 77
Net amount in force Dec. 31, 1909 .....	<u>\$12,963,153 00</u>	<u>\$146,712 84</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$20,000 00
Losses incurred during the year, fire .....	77,236 71
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	<u>\$17,750 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$983,687 00
Less.....	497,595 00
Net risks written.....	<u>\$486,092 00</u>
Gross premiums received.....	\$10,983 43
Less.....	3,369 14
Net premiums received.....	<u>\$7,614 29</u>
Net losses paid.....	<u>\$2,599 63</u>
Net losses incurred.....	<u>\$1,901 76</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
City of New York, assessment, 3½s.....		\$ 1,500 00	\$ 1,470 00
City of New York, corporate stock, 3½s.....		1,500 00	1,350 00
City of New York, corporate stock, 3½s.....		3,500 00	3,150 00
City of New York, corporate stock, 4s.....		40,094 75	40,000 00
City of New York, corporate stock, 4s.....		10,013 33	10,000 00
New York & Richmond Gas Co., 6s.....		9,956 25	9,900 00
B. & O. R. R. Co., mort., 4s.....		4,941 25	4,950 00
B. & O. R. R. Co., mort., 4½s.....		4,906 25	5,150 00
Reading Co. & Philadelphia & Reading C. & I. Co., mort., 4s.....		4,631 25	5,000 00
Union Pacific R. R. Co., 1st mort. and refund., 4s.....		9,575 00	9,800 00
Southern Pacific R. R. Co., 1st mort. and refund., 4s.....		4,731 25	4,750 00
Atchison, Topeka & Santa Fé R. R. Co., mort., 4s.....		5,018 75	5,000 00
Union Pacific, cons. mort., 4s.....		5,756 25	5,850 00
P. R. R. Co., cons. mort., 3½s.....		9,731 25	9,700 00
D. & H. Co., cons. mort., 4s.....		9,305 00	9,270 00
S. P. R. R. Co., cons. mort., 4s.....		5,150 00	5,300 00
American Tobacco Co.....		3,881 25	3,900 00
Totals.....		<u>\$134,191 83</u>	<u>\$134,540 00</u>

## ROCHESTER GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 19 West Main street, Rochester, N. Y.; incorporated Feb. 16, 1872; commenced business in Illinois March 14, 1874.]

EUGENE SATTERLEE, President.

ED. E. PASCHALL, Secretary.

CHAS. A. BROWN, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$500,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$2,345,886 31</u>

## INCOME.

	Fire.
Gross premiums.....	\$2,227,832 08
Deduct gross amount paid for—Reinsurance, fire, \$376,735.93; return premiums, fire, \$379,476.72.....	756,212 65
Total premiums.....	<u>\$1,471,619 43</u>
Interest on mortgage loans.....	\$11,894 34
Interest on bonds and dividends on stocks.....	41,712 16
Interest from other sources.....	8,849 78
Rents—including company's occupancy of its own buildings.....	56,541 35
Total interest and rents.....	118,997 63
From other sources, viz: Profit local agency, \$9,150.93; profit and loss, \$530.79.....	9,681 72
Profit on sale or maturity of ledger assets.....	21,636 84
Total income.....	<u>\$1,621,935 62</u>
Total.....	<u>\$3,067,821/93</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$953,558 35
Deduct amount received for—Salvage, fire, \$5,596.55; reinsurance, fire, \$225,890.73.....	231,487 28
Net amount paid for losses.....	\$722,071 07
Expenses of adjustment, settlement of losses.....	12,568 33
Commissions or brokerage.....	363,121 03
Allowances to local agencies for miscellaneous agency expenses.....	3,068 48
Salaries and expenses of special and general agents.....	187,089 30
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	53,570 06
Rents—including company's occupancy of its own buildings.....	7,562 74
Advertising, printing and stationery.....	16,777 80
Postage, telegrams, telephone and express.....	11,788 18
Legal expenses.....	2,341 47
Furniture and fixtures.....	1,042 56
Maps, including corrections.....	3,868 84
Underwriters' boards and tariff associations.....	20,686 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	22,369 84
Inspections and surveys.....	2,158 58
Repairs and expenses on real estate.....	33,270 35
Taxes on real estate.....	16,062 02
State taxes on premiums.....	22,689 21
Insurance department licenses and fees.....	7,150 95
All other licenses, fees and taxes.....	2,386 66
Other disbursements, viz: Miscellaneous expense.....	1,109 85
Interest and dividends to stockholders.....	52,500 00
Agents' balances charged off.....	515 75
Loss on sale or maturity of ledger assets.....	308 75
Total disbursements.....	\$1,461,107 82
Balance.....	\$2,506,714 11

## LEDGER ASSETS.

Book value of real estate.....	\$ 686,905 11
Mortgage loans on real estate.....	224,915 00
Loans secured by pledge of bonds, stocks or other collaterals.....	6,000 00
Book value of bonds and stocks (Schedule A).....	1,054,743 56
Cash in office.....	500 00
Deposits in trust companies and banks not on interest.....	84,651 76
Deposits in trust companies and banks on interest.....	222,803 37
Agent's balances representing business written subsequent to October 1, last.....	223,971 29
Agent's balances, representing business written prior to October 1, last.....	2,224 02
Total ledger assets.....	\$2,506,714 11

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,089 76
Interest accrued on bonds.....	5,729 35
Interest accrued on other assets.....	3,555 45
Total.....	13,374 56
Market value of bonds and stocks over book value.....	44,960 94
Other non-ledger assets, viz: German American Bank, stock now in liquidation.....	2,000 00
Gross assets.....	\$2,567,049 61

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 2,224 02
Special deposits to secure liabilities in Virginia and Canada.....	127,050 00
Total.....	129,274 02
Total admitted assets.....	\$2,437,775 59

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 17,309 84	
Losses in process of adjustment, or in suspense.....	151,608 65	
Losses resisted.....	18,850 00	
Total claims for losses.....	\$187,768 49	
Deduct reinsurance.....	53,181 63	
Net amount of unpaid losses.....		\$ 134,586 86
Unearned premiums at 50 per cent on fire risks running one year or less..	\$494,444 77	
Unearned premiums <i>pro rata</i> on fire risks running more than one year...	752,543 27	
Total unearned premiums as computed above.....		1,246,988 04
Reinsurance in Lloyds, \$1,311.11, 50 per cent.....		655 55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		947 90
State, county and municipal taxes due or accrued.....		17,500 00
Reinsurance premiums.....		2,522 48
Total.....		\$1,403,200 83
Less liabilities secured by special deposits in Virginia and Canada—Losses, \$6,306.56; unearned premiums, \$48,923.16.....		55,229 72
Total liabilities, except capital stock.....		\$1,347,971 11
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	589,804 48	
Surplus to policy holders.....		1,089,804 48
Total.....		\$2,437,775 57

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$224,896,384 00	\$2,658,899 13
Written during the year.....	182,386,237 00	2,227,832 08
Totals.....	\$407,272,621 00	\$4,886,731 21
Expired and terminated.....	165,049,739 00	2,045,834 10
In force at end of the year.....	\$242,222,882 00	\$2,840,897 11
Deduct amount reinsured.....	37,176,603 00	480,402 22
Net amount in force.....	\$205,046,279 00	\$2,350,494 89

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$76,473,760 00	\$988,889 54
More than one and not more than three years to run.....	93,600,349 00	923,511 17
More than three years to run.....	34,972,170 00	438,094 18
Net amount in force Dec. 31, 1909.....	\$205,046,279 00	\$2,350,494 89

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Losses incurred during the year, fire.....	718,055 60
Amount loaned to officers and directors.....	27,400 00
Amount loaned to stockholders not officers.....	30,900 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$16,108,191 00	\$276,791 00
Less.....	4,968,239 00	67,254 00
Net risks written.....	\$11,139,952 00	\$203,537 00
Gross premiums received.....	\$206,320 06	\$1,436 22
Less.....	52,883 65	332 70
Net premiums received.....	\$153,436 41	\$1,103 52
Net losses paid.....	\$93,186 16	\$576 20
Net losses incurred.....	\$94,253 87	\$576 20

**SCHEDULE A.**  
**Bonds and Stocks.**

Description.	Book value.	Market value.
Georgia State, 4½s.....	\$12,000 00	\$10,500 00
Lachine, town of, 4s.....	24,375 00	23,500 00
Lachine, town of, 4½s.....	5,350 00	5,100 00
Manitoba, province of, 4s.....	51,500 00	51,000 00
Montreal Harbor, 4s.....	25,125 00	23,000 00
New York, city of, 6s.....	10,200 00	10,100 00
Richmond, city of, 4s.....	15,112 50	15,150 00
Virginia State, 3s.....	9,750 00	9,300 00
Atchison, Topeka & Santa Fé R. R. Co., 4s.....	18,675 00	19,400 00
Missouri, Kansas & Texas Ry. Co., 4s.....	7,650 00	8,500 00
Nashville, Chattanooga & St. Louis R. R. Co., 5s.....	10,275 00	11,000 00
Pennsylvania R. R., "cold note" 5s.....	19,950 00	20,000 00
Santa Fé, Prescott & Phoenix R. R. Co., 5s.....	26,427 09	27,500 00
Southern Ry. Co., 5s.....	21,225 00	22,400 00
St. Louis, Iron Mountain & Southern R. R. Co., 4s.....	21,375 00	21,500 00
Toledo, St. Louis & Western R. R. Co., 4s.....	41,000 00	40,500 00
American Cigar Co., 4s.....	9,525 00	9,800 00
American Steel Foundries Co., 6s.....	19,800 00	21,000 00
Duffy-McInnerney Co., cert. of indebtedness, 4s.....	12,500 00	12,500 00
General Ry. & Signal Co., 6s.....	13,500 00	15,000 00
Pfaunder Co., 6s.....	14,250 00	15,750 00
Rochester Gas & Electric Co., 5s.....	42,325 00	40,000 00
Rochester Ry. & Light Co., 5s.....	41,789 44	49,875 00
Rochester Telephone Co., 5s.....	24,802 36	19,950 00
Schwarzschild & Sulzberger Co., 6s.....	9,650 00	10,100 00
Symington Co., T. H., 6s.....	20,000 00	20,000 00
Atchison, Topeka & Santa Fé R. R. Co., com.....	24,637 60	36,900 00
Baltimore & Ohio R. R. Co., com.....	8,654 17	11,800 00
Chesapeake & Ohio R. R. Co., com.....	3,029 17	9,100 00
Louisville Property Co., com.....	300 00	1,350 00
Pennsylvania R. R. Co., com.....	42,562 50	51,375 00
Southern Pacific R. R. Co., com.....	7,845 83	13,700 00
Lincoln National Bank of Rochester.....	30,000 00	46,000 00
American Agricultural Chemical Co., pref.....	20,325 00	20,200 00
American Car & Foundry Co., pref.....	22,537 50	24,000 00
American Cotton Oil Co., pref.....	20,875 00	20,800 00
American Fruit Product Co., pref.....	10,150 00	8,800 00
American Fruit Product Co., com.....	2,800 00	1,092 00
American Locomotive Co., pref.....	22,325 00	23,200 00
American Tobacco Co., pref.....	18,525 00	19,400 00
American Smelting & Refining Co., pref.....	22,475 00	22,400 00
Duffy-McInnerney Co., pref.....	50,025 00	30,000 00
Eastman Kodak Co., pref.....	51,453 00	62,000 00
General Ry. & Signal Co., pref.....	18,000 00	12,800 00
National Lead Co., pref.....	20,200 00	22,600 00
New York & Kentucky Co., pref.....	23,707 50	20,000 00
Pfaunder Co., com.....	3,600 00	3,450 00
Railway Steel Springs Co., pref.....	20,525 00	21,800 00
Sloss-Sheffield Steel & Iron Co., pref.....	11,787 50	11,782 50
United States Rubber Co., 1st pref.....	23,440 00	23,400 00
United States Steel Co., pref.....	23,447 50	25,000 00
Virginia-Carolina Chemical Co., pref.....	24,495 00	25,600 00
<b>Totals.....</b>	<b>\$1,054,743 56</b>	<b>\$1,099,704 50</b>

**ST. LOUIS FIRE INSURANCE COMPANY.**

**YEAR ENDING DECEMBER 31, 1909.**

Located at No. 1133 Pierce building, St. Louis, Mo.; incorporated June 30, 1905; commenced business in Illinois Apr. 27, 1906.]

EDGAR M. DAVIS, President.

BERNARD B. SAWYER, Secretary.

C. E. ROLLINS, JR., Attorney in Illinois at Chicago.

**CAPITAL.**

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$205,312 16
Increase of paid up capital during the year.....	100,000 00
Surplus paid in by stockholders.....	50,000 00
<b>Extended at.....</b>	<b>\$355,312 16</b>



## INCOME.

	Fire.	
Gross premiums.....	\$236,660 09	
Deduct gross amount paid for—Reinsurance, fire \$20,743.75; return premiums, fire, \$81,162.95.....	101,906 70	
Total premiums.....		\$134,753 39
Interest on mortgage loans.....	\$ 330 00	
Interest on collateral loans.....	438 74	
Interest on bonds and dividends on stocks.....	5,230 96	
Interest from other sources.....	216 19	
Total interest.....		6,215 89
From other sources, viz: Profit on foreclosure of mortgage.....		1,318 16
Profit on sale or maturity of ledger assets.....		15 00
Increase in book value of ledger assets.....		168 50
Total income.....		\$142,470 94
Total.....		\$497,783 10

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$109,720 94	
Deduct amount received for—Salvage, fire, \$373.16; reinsurance, fire, \$7,064.63.....	7,437 70	
Net amount paid for losses.....		\$102,283 15
Expenses of adjustment, settlement of losses.....		1,980 29
Commissions or brokerage.....		38,888 09
Salaries and expenses of special and general agents.....		10,632 54
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		17,436 65
Rents—including company's occupancy of its own buildings.....		3,108 42
Advertising, printing and stationery.....		3,775 84
Postage, telegrams, telephone and express.....		2,011 92
Legal expenses.....		752 69
Furniture and fixtures.....		97 57
Map corrections.....		486 09
Underwriters' boards and tariff associations.....		254 71
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		771 88
Inspections and surveys.....		722 06
Taxes on real estate.....		3 26
State taxes on premiums.....		1,415 87
Insurance department licenses and fees.....		2,154 08
All other licenses, fees and taxes.....		2,619 76
Other disbursements, viz: Miscellaneous general expense, \$2,594.03; exchange and discount, \$200.02.....		2,794 05
Interest and dividends to stockholders.....		6,395 00
Agents' balances charged off.....		322 13
Total disbursements.....		\$196,906 05
Balance.....		\$298,877 05

## LEDGER ASSETS.

Book value of real estate.....	\$ 8,784 11
Mortgage loans on real estate.....	1,600 00
Loans secured by pledge of bonds, stocks or other collaterals.....	7,500 00
Book value of bonds and stocks (Schedule A).....	208,042 75
Cash in office.....	1,739 07
Deposits in trust companies and banks on interest.....	33,894 73
Agent's balances, representing business written subsequent to October 1, last.....	29,164 35
Agent's balances, representing business written prior to October 1, last.....	1,660 69
Other ledger assets, viz: Furniture, fixtures and maps.....	6,491 35
Total ledger assets.....	\$298,877 05

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 16 67
Interest due and accrued on bonds.....	1,778 14
Total.....	1,794 81
Market value of bonds and stocks over book value.....	263 75
Gross assets.....	\$300,933 61

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes and maps.....	\$6,491 35	
Agent's balances, representing business written prior to October 1, last.....	1,660 69	
Total.....		\$8,152 04
Total admitted assets.....		<u>\$292,783 57</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$9,359 34	
Losses in process of adjustment, or in suspense.....	7,533 47	
Total claims for losses.....	\$16,892 81	
Deduct reinsurance.....	1,939 73	
Net amount of unpaid losses.....		\$14,953 08
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$46,674 57	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	14,667 81	
Total unearned premiums as computed above.....		61,342 38
Reinsurance premiums.....		16,977 66
Total liabilities, except capital stock.....		<u>\$ 83,273 12</u>
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	489 55	
Surplus to policy holders.....		199,510 45
Total.....		<u>\$292,783 57</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 9,996,261 00	\$155,954 57
Written during the year.....	16,074,801 00	236,660 09
Totals.....	\$26,071,062 00	\$392,614 66
Expired and terminated.....	13,199,323 00	210,344 38
In force at end of the year.....	\$12,871,739 00	\$182,270 28
Deduct amount reinsured.....	4,403,219 00	57,490 30
Net amount in force.....	<u>\$8,468,520 00</u>	<u>\$124,779 98</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force having from date of policy not more than one year to run.....	\$5,920,894 00	\$93,349 14
More than one and not more than three years to run.....	2,388,791 00	29,516 19
More than three years to run.....	158,835 00	1,914 65
Net amount in force Dec. 31, 1909.....	<u>\$8,468,520 00</u>	<u>\$124,779 98</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 10,000 00
Losses incurred during the year, fire.....	112,183 08
Amount loaned to officers and directors.....	2,500 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,892,816 00
Less.....	1,037,104 00
Net risks written.....	<u>\$1,855,712 00</u>
Gross premiums received.....	\$41,187 38
Less.....	18,711 41
Net premiums received.....	<u>\$22,475 97</u>
Net losses paid.....	<u>\$16,968 96</u>
Net losses incurred.....	<u>\$16,891 03</u>

## SCHEDULE A.

Bonds and Stocks.			
Description.	Book value.	Market value.	
Bloomfield, Mo., 5s.....	\$ 2,000 00	\$ 2,000 00	
Columbia, Mo., 5s.....	9,504 80	9,504 80	
Moberly, Mo., 5s.....	2,026 40	2,026 40	
St. Louis, Mo., 4s.....	45,787 50	45,787 50	
St. Louis, Mo., 4s.....	15,262 50	15,262 50	
St. Louis, Mo., 4s.....	25,437 50	25,437 50	
East St. Louis & Suburban Ry., 5s.....	4,950 00	4,950 00	
Ferguson, Mo., sewer, 5s.....	8,832 00	8,832 00	
Income Leasehold Co., 5s.....	9,750 00	9,750 00	
Little Rock, Ark., imp., 6s.....	2,000 00	2,000 00	
Lackawanna Steel Co., 5s.....	4,856 25	5,000 00	
Milan, Mo., school, 4½s.....	9,180 00	9,180 00	
Mobile & Ohio Ry., notes, 5s.....	4,850 00	5,000 00	
New York Central, equip notes, 5s.....	2,000 00	2,500 00	
Poplar Bluff, Mo., school, 4½s.....	5,121 50	5,121 50	
Perry County, Mo., court house, 5s.....	10,700 00	10,700 00	
Queen City, Mo., school, 4½s.....	4,567 50	4,567 50	
St. Louis County, school, No. 1, 5s.....	8,510 00	8,480 00	
St. Louis County, school No. 3, 5s.....	10,933 00	10,933 00	
St. Louis County, school No. 5, 4s.....	9,547 50	9,547 50	
St. Louis County, school No. 10, 5s.....	12,026 30	12,026 30	
Western Adjustment & Inspection Co.....	200 00	200 00	
<b>Totals.....</b>	<b>\$208,042 75</b>	<b>\$208,306 50</b>	

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at corner 5th and Washington streets, St. Paul, Minn.; incorporated May, 1865; commenced business in Illinois Feb. 26, 1869.]

C. H. BIGELOW, President.

A. W. PERRY, Secretary.

J. H. MOORE, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$500,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$5,427,302 50

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$5,056,207 93	\$1,091,768 24	
Deduct gross amount paid for—			
Reinsur., fire, \$379,726.41; mar. and inl., \$345,441 74			
Ret. pre., fire, 647,675.29; mar. and inl., 48,489.96	1,027,401 70	393,931 70	
<b>Total premiums.....</b>	<b>\$4,028,806 23</b>	<b>\$697,836 54</b>	<b>\$4,726,642 77</b>
Interest on mortgage loans.....		\$ 32,350 53	
Interest on bonds and dividends on stocks.....		177,582 74	
Interest from other sources.....		11,371 08	
Rents—including company's occupancy of its own buildings.....		27,054 63	
<b>Total interest and rents.....</b>			<b>248,358 98</b>
From other sources, viz: Reinsurance, on losses paid previously charged off, \$633.90; note for fire premiums previously charged off, \$6.70; sale of lot at Worthington, Minn., not listed in assets, \$20.00.....			660 80
Profit on sale or maturity of ledger assets.....			4,232 00
<b>Total Income.....</b>			<b>\$4,979,894 35</b>
<b>Total.....</b>			<b>\$10,407,196 85</b>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$2,058,370 77	\$790,889 71	
Deduct amount received for—			
Salvage, fire \$ 7,258 73; mar. and inl., \$ 39,480 50			
Reinsur., fire, 137,250 21; mar. and inl., 272,904 96	144,508 94	312,445 55	
Net amount paid for losses.....	\$1,913,861 83	\$487,444 16	\$2,401,305 99
Expenses of adjustment, settlement of losses.....			53,450 32
Commissions or brokerage.....			1,006,550 62
Allowances to local agencies for miscellaneous agency expenses.....			5,715 22
Salaries and expenses of special and general agents.....			148,458 52
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			77,494 36
Rents—including company's occupancy of its own buildings.....			12,230 00
Advertising, printing and stationery.....			34,252 69
Postage, telegrams, telephone and express.....			23,774 31
Legal expenses.....			7,380 25
Furniture and fixtures.....			15,804 99
Maps, including corrections.....			7,217 18
Underwriters' boards and tariff associations.....			6,496 79
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			6,116 13
Inspections and surveys.....			20,547 44
Repairs and expenses on real estate.....			6,594 23
Taxes on real estate.....			3,224 51
State taxes on premiums.....			90,872 82
Insurance department licenses and fees.....			18,412 69
All other licenses, fees and taxes.....			11,949 49
Other disbursements.....			9,714 47
Interest and dividends to stockholders.....			50,000 00
Agent's balances charged off.....			150 57
Loss on sale or maturity of ledger assets.....			45 00
Total disbursements.....			<u>\$4,107,748 59</u>
Balance.....			<u>\$6,299,448 26</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 389,300 03
Mortgage loans on real estate.....	572,610 00
Book value of bonds and stocks (Schedule A).....	4,517,820 96
Cash in office.....	9,945 34
Deposits in trust companies and banks not on interest.....	5,296 30
Deposits in trust companies and banks on interest.....	330,740 55
Agent's balances, representing business written subsequent to October 1, last.....	441,494 91
Agent's balances, representing business written prior to October 1, last.....	8,146 64
Bills receivable, taken for marine and inland risks.....	9,740 82
Bills receivable taken for fire risks.....	9,980 44
Due from reinsuring companies for return premiums.....	207 60
Due from reinsuring companies on losses paid.....	4,164 58
Total ledger assets.....	<u>\$6,299,448 26</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 5,133 18
Interest accrued on bonds.....	31,437 88
Total.....	<u>36,571 06</u>
Gross assets.....	<u>\$6,336,019 32</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 8,146 64
Bills receivable, past due, taken for marine, inland and fire risks.....	5,203 03
Reinsurance premiums, collection doubtful.....	203 68
Reinsurance on losses paid, collection doubtful.....	1,204 86
Book values of ledger assets over market value, viz: Real estate, \$24,685.43; bonds and stocks, \$10,117.92.....	34,803 35
Special deposits to secure liabilities in Canada and New Mexico.....	167,725 00
Total.....	<u>217,286 56</u>
Total admitted assets.....	<u>\$6,118,732 76</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 42,964 32	
Losses in process of adjustment, or in suspense.....	255,111 23	
Losses resisted.....	35,853 00	
Total claims for losses.....	\$333,428 55	
Deduct reinsurance.....	28,603 41	
Net amount of unpaid losses.....		\$ 304,825 14
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 901,935 15	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	2,756,901 51	
Unearned premiums at 50 per cent on inland navigation risks.....	113,387 18	
Total unearned premiums as computed above.....		3,772,123 84
State, county and municipal taxes due or accrued.....		65,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		3,609 36
Total.....		\$4,145,558 34
Less liabilities secured by special deposits in Canada and New Mexico—Losses, \$4,685.11; unearned premiums, \$65,995.06.....		70,680 17
Total liabilities, except capital stock.....		\$4,074,878 17
Cash capital.....	\$ 500,000 00	
Surplus over all liabilities.....	1,543,854 59	
Surplus to policy holders.....		2,043,854 59
Total.....		\$6,118,732 76

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$489,839,040 00	\$6,580,404 40	\$ 5,131,347 00	\$ 171,958 70
Written during the year.....	340,428,780 00	5,056,207 93	215,059,845 00	1,091,768 24
Totals.....	\$830,267,820 00	\$11,636,612 33	\$220,191,192 00	\$1,263,726 94
Expired and terminated.....	279,726,794 00	4,347,842 67	211,812,972 00	981,366 72
In force at end of the year.....	\$550,541,026 00	\$7,288,769 66	\$8,378,220 00	\$282,360 22
Deduct amount reinsured.....	36,984,236 00	516,857 48	944,851 00	55,585 86
Net amount in force.....	\$513,556,790 00	\$6,771,912 18	\$7,433,369 00	\$226,774 36

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$122,087,820 00	\$1,803,870 29
More than one and not more than three years to run.....	237,855,736 00	2,679,488 49
More than three years to run.....	153,613,234 00	2,288,553 40
Net amount in force Dec. 31, 1909.....	\$513,556,790 00	\$6,771,912 18

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000 00
Losses incurred during the year, fire, \$1,980,235.78; marine and inland, \$455,854.93.....	2,436,090 71
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.	Tornado.
Gross risks written.....	\$15,853,404 00	\$2,810,364 32	\$1,209,869 00
Less.....	2,994,547 00	35,107 32	
Net risks written.....	\$12,858,857 00	\$2,775,257 00	\$1,209,869 00
Gross premiums received.....	\$193,918 01	\$13,986 95	\$6,413 92
Less.....	39,633 16	2,277 42	
Net premiums received.....	\$154,284 85	\$11,709 53	\$6,413 92
Net losses paid.....	\$58,267 89	\$1,772 32	\$1,438 30
Net losses incurred.....	\$65,028 55	\$4,027 39	\$1,438 30

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Aberdeen, S. D., 4½s.	\$ 7,500 00	\$ 7,500 00
Aberdeen S. D., Ind. School Dist., 4½s.	26,007 50	26,000 00
Ackley, Iowa, school dist., 5s.	12,266 40	12,240 00
Aitkin, Minn., school dist., 4s.	18,000 00	17,280 00
Andover, S. D., school dist., 5s.	10,300 00	10,200 00
Baker City, Ore., 5s.	13,780 00	13,380 00
Bird Island, Minn., 5s.	7,350 00	7,350 00
Brainerd, Minn., 5s.	27,109 50	27,250 00
Brookings, S. D., 5s.	15,450 00	15,150 00
Canton, S. D., 5s.	12,480 00	12,240 00
Carter county, Okla., 5s.	26,812 50	26,312 50
Cascado county, Mont., 4s.	24,342 50	24,500 00
Cheyenne, Wyo., 5s.	26,125 00	26,000 00
Chicago, Ill., water fund, 5s.	25,500 00	25,500 00
Chickasha, Okla., water, 5s.	17,000 00	17,765 00
Chickasha, Okla., refund, 5s.	8,382 40	8,400 00
Chickasha, Okla., school, 5s.	26,917 50	26,250 00
Davidson county, S. D., 4½s.	9,400 00	10,100 00
Davidson county, Tenn., 4½s.	25,156 25	25,500 00
Detroit, Minn., school dist., 6s.	5,200 00	5,000 00
Duluth, Minn., 5s.	10,934 00	10,800 00
Fairmont, Minn., sewer, electric light, etc., 5s.	18,660 22	18,966 00
Fairmont, Minn., 5s.	10,500 00	10,800 00
Faribault, Minn., 4s.	35,000 00	35,000 00
Fort Worth, Tex., 4½s.	51,330 00	48,000 00
Fulda, Minn., 5s.	4,000 00	4,100 00
Fulda, Minn., 5½s.	4,000 00	4,040 00
Galt, Ontario, 4s.	48,587 30	48,450 00
Gaylord, Minn., 6s.	500 00	500 00
Georgia, state of, 3½s.	10,000 00	9,850 00
Glebece, Minn., 6s.	8,800 00	8,800 00
Grand Forks, N. D., 4½s.	9,180 00	9,000 00
Grand Forks, N. D., refund., 6s.	4,200 00	4,040 00
Grant county, N. M., 5s.	10,400 00	10,700 00
Great Falls, Mont., 5s.	5,325 00	5,225 00
Greene county, Tenn., 5s.	26,205 00	25,875 00
Guthrie, Okla., water, 4½s.	21,000 00	19,700 00
Guthrie, Okla., sewer, 4½s.	3,000 00	2,955 00
Hallock, Minn., 4½s.	10,240 00	10,000 00
Hamilton, Ontario, special, 4s.	32,707 50	34,475 00
Hamilton, Ontario, water, 4s.	13,771 50	14,700 00
Hector, Minn., 5s.	6,000 00	6,120 00
Johnston county, Okla., 5s.	54,510 00	53,750 00
Klester, Minn., 5s.	4,500 00	4,545 00
King county, Wash., 5s.	26,875 00	27,500 00
Lac qui Parle county, Minn., School Dist. No. 79, 5s.	8,320 00	8,320 00
Langdon, N. D., 5s.	10,550 00	10,500 00
Las Vegas, N. M., 5s.	25,091 21	25,563 24
Lakefield, Minn., 5s.	8,320 00	8,160 00
Lake county, Colo., 4s.	2,720 00	3,060 00
La Moure county, N. D., 4½s.	33,251 20	33,251 20
Lanesboro., Minn., 5s.	5,000 00	5,150 00
Laurens county, S. C., 4½s.	10,444 50	10,250 00
Lewiston, Mont., 5s.	15,600 00	15,450 00
Lawrence county, S. D., 5s.	25,357 50	25,970 00
Lincoln county, Wash., 4½s.	15,000 00	15,150 00
Madison, S. D., 4½s.	14,428 40	14,210 00
Mahnomen county, Minn., 5s.	10,398 00	10,400 00
Marshall county, S. D., 5s.	15,342 00	15,900 00
Manitoba, Canada, 4s.	60,000 00	59,400 00
Milbank, S. D., 5s.	23,920 00	23,460 00
Missoula County, Mont., 6s.	11,200 00	10,900 00
Mitchell, S. D., 5s.	21,000 00	20,600 00
Morton County, N. D., 4½s.	31,620 00	31,930 00
Morgan, Minn., 5s.	2,500 00	2,500 00
Nelson County, N. D., 6s.	10,946 00	10,700 00
Northfield, Minn., 5s.	42,100 00	41,600 00
Okmulgee, Okla., 5s.	26,787 50	25,875 00
Oklahoma City, Okla., 4½s.	25,822 50	25,500 00
Orleans Levee Dist. New Orleans, 5s.	27,250 00	27,250 00
Park Rapids, Minn., 4½s.	27,744 90	27,540 00
Pendleton, Ore., 5s.	25,800 00	26,750 00
Perham, Minn., 5s.	15,900 00	15,750 00
Portland, Ore., (Dry Dock), 4s.	50,000 00	50,000 00
Redfield, S. D., sewer, 5s.	19,170 00	19,440 00
Redwood Falls, Minn., 5s.	6,300 00	6,270 00

## SCHEDULE A—Continued.

## Bonds and Stocks.

Description.	Book value.	Market value.
Reno, Nev., 6s	\$27,555 00	\$27,750 00
Richmond, Va., 4s	25,000 00	25,000 00
Riverside, Cal., 5s	8,286 40	8,320 00
St. Clair County, Ill., 5s	25,000 00	25,500 00
Sauk Rapids, Minn., 6s	29,545 00	28,750 00
Seattle, Wash., 4½s	51,875 00	52,000 00
Sibley, Iowa, school district, 6s	6,180 00	6,000 00
Sioux City, Iowa, Ind. school district, 4½s	50,900 00	50,500 00
Sioux Falls, S. D., water, 5s	54,075 00	54,580 00
Sioux Falls, S. D., refund, 5s	26,612 50	26,750 00
Spokane, Wash., school district, 6s	52,500 00	50,500 00
Stanley County, S. D., 5s	10,161 00	10,500 00
Staples, Minn., 5s	4,000 00	4,000 00
Sullivan County, Tenn., 5s	10,655 00	10,600 00
Sullivan County, Tenn., 5s	16,275 00	16,200 00
Thief River Falls, Minn., 5s	26,250 00	26,750 00
Thief River Falls, Minn., waterworks, 5s	12,463 20	12,980 00
Tracy, Minn., 5s	20,700 00	20,200 00
Twin Falls County, Idaho, 5s	26,450 00	26,250 00
Valley City, N. D., 5s	19,407 60	19,080 00
Walla Walla, Wash., 4½s	5,250 00	5,050 00
Walla Walla, Wash., city hall, 5s	26,215 00	27,000 00
Webster, S. D., refund, 5s	10,300 00	10,100 00
Webster, S. D., school district, 5s	17,850 00	17,340 00
Yellowstone County, Mont., school, 4½s	10,259 00	10,200 00
Atchison, Topeka & Santa Fé, trans short line, 4s	47,625 00	47,000 00
Atchison, Topeka & Santa Fé, gen. mort., 4s	49,625 00	50,000 00
Baltimore & Ohio, 1st mort., Pittsburg & Middle Junction, 3½s	46,500 00	46,500 00
Chesapeake & Ohio, gen. mort., 4½s	53,000 00	51,500 00
Chicago & Alton Equipment Association, 4s	23,817 50	24,500 00
Chicago & Eastern Illinois, gen. contract and 1st mort., 5s	53,000 00	57,000 00
Chicago, Burlington & Quincy, Ill. div., 4s	50,292 00	50,250 00
Chicago, Burlington & Quincy, joint, 4s	97,958 00	97,000 00
Chicago, Indiana & Southern, 4s	71,562 50	70,875 00
Chicago, Lake Shore & Eastern, 1st mort., 4½s	26,625 00	26,625 00
Chicago, Milwaukee & St. Paul, C. & P., Western div., 5s	25,968 75	27,125 00
Chicago Rys. Co., series B., 4s & 6s	25,000 00	21,500 00
Chicago, Rock Island & Pacific, 1st and refund. mort., 4s	46,333 33	45,500 00
Iowa Central, 1st mort., 5s	11,300 00	10,650 00
Louisville & Nashville, unif., 4s	25,750 00	25,000 00
Milwaukee Electric Ry. & Light Co., 4½s	24,875 00	24,000 00
Minneapolis, Lyndale & Minnetonka, 5s	42,325 00	41,800 00
Minneapolis St. Ry. & St. Paul City Ry. Co., 5s	24,892 50	26,375 00
Minnesota Transfer, 1st mort., 4s	24,000 00	24,000 00
Missouri, Kansas & Eastern, 1st mort., 5s	31,360 00	30,940 00
Missouri, Kansas & Oklahoma, 1st mort., 5s	53,000 00	53,250 00
Missouri, Kansas & Texas, St. L. div., 1st mort., 4s	22,750 00	21,625 00
Missouri Pacific, coll. trust, 5s	52,000 00	50,500 00
New Orleans Terminal Co., 4s	47,906 25	40,750 00
Northern Pacific, prior lien, 4s	102,882 50	102,500 00
Northern Pacific, gen. lien, 3s	38,000 00	37,000 00
Northern Pacific, reg., 3s	37,750 00	36,750 00
Oregon Water Power & Ry. Co., 6s	52,175 00	51,750 00
Pere Marquette, Lake Erie & Detroit River div., 1st mort., 4½s	150,000 00	149,250 00
Spokane & Inland Empire, 5s	29,300 00	30,300 00
St. Louis & San Francisco coll. trust notes, 4½s	47,500 00	48,000 00
St. Louis, Iron Mountain & Southern, River & Gulf div., 4s	46,500 00	43,750 00
St. Paul City Ry. Co., consol. mort., 5s	27,562 50	26,500 00
Tidewater Co. of Virginia, 6	24,937 50	25,250 00
Union Pacific, 1st mort., 4	51,750 00	51,000 00
Butte Electric & Power Co., 1st mort., 5	24,375 00	25,000 00
Cleveland Electric Illuminating Co., 1st mort., 5	51,500 00	51,500 00
Detroit Edison Electric Co., 5	25,750 00	25,375 00
Edison Electric Co., Los Angeles, 5s	25,000 00	25,625 00
Laclede Gas Light Co., St. Louis, 1st mort., 5s	53,750 00	51,500 00
Laclede Gas Light Co., St. Louis, refund. and ext., 5s	26,437 50	25,500 00
Madison River Power Co., 1st mort., 5s	25,000 00	24,875 00
Minneapolis Gas Light Co., consol. mort., 6s	41,190 00	40,000 00
Minneapolis Gas Light Co., 1st gen. mort., 5s	19,450 00	18,600 00
New York Telephone Co., 4½s	24,406 25	24,500 00
Omaha Electric Light & Power Co., 5s	60,000 00	60,000 00
Portland Oregon General Electric Co., 5s	25,875 00	25,750 00
St. Joseph, Mo., Light, Heat & Power Co., 5s	10,000 00	10,100 00
St. Paul Gas Light Co., 1st mort., 6s	22,600 00	21,200 00
St. Paul Gas Light Co., consol. ext., 6s	34,100 00	33,480 00
St. Paul Gas Light Co., gen. mort., 5s	29,700 00	29,100 00
Seattle-Tacoma Power Co., 5s	24,875 00	25,375 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Union Electric Light & Power Co., St. Louis, 5s.....	\$25,750 00	\$25,750 00
Union Electric Light & Power Co., St. Louis, 5s.....	24,825 00	24,750 00
Washington Water & Power Co., 1st refund., 5s.....	51,750 00	51,500 00
Great Northern Ry. Co., pref.....	74,847 50	71,500 00
Great Northern Iron Ore Properties.....	22,500 00	24,000 00
Northern Pacific Ry. Co.....	76,396 80	74,240 00
Northern Securities Co.....	2,200 00	960 00
First National Bank, St. Paul, Minn.....	83,200 00	86,400 00
First National Bank, St. Peter, Minn.....	3,750 00	3,750 00
Merchants National Bank, St. Paul, Minn.....	36,250 00	50,000 00
National German-American Bank, St. Paul, Minn.....	14,500 00	20,000 00
Second National Bank, St. Paul, Minn.....	14,000 00	19,000 00
General Adjustment Bureau, New York, \$50.00 per share.....	100 00	100 00
Underwriters Salvage Co., Chicago.....	1,000 00	1,000 00
Southern Adjustment Bureau, Atlanta, Ga.....	50 00	50 00
Western Adjustment & Inspection Co., Chicago.....	125 00	100 00
<b>Totals.....</b>	<b>\$4,517,820 96</b>	<b>\$4,507,703 04</b>

## SEABOARD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 2102 Strand street, Galveston, Tex.; incorporated Sept, 1905; commenced business in Illinois July 20, 1906.]

B. ADOUE, President.

J. H. LANGBEHN, Secretary.

F. W. BRUMMEL, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$250,000 00	
Amount of ledger assets, Dec. 31, of previous year.....	\$428,649 07	
Surplus paid in by stockholders.....	50,000 00	
Extended at.....		<u>\$428,649 07</u>

## INCOME.

	Fire.	
Gross premiums.....	\$274,302 91	
Deduct gross amount paid for—Reinsurance, fire, \$26,479.68; return premiums, fire, \$54,177.24.....	80,656 92	
Total premiums.....		\$193,645 99
Interest on mortgage loans.....	\$ 2,861 53	
Interest on bonds.....	12,579 00	
Interest from other sources.....	1,855 78	
Total interest.....		17,296 31
Agents' balances previously charged off.....		516 12
Total income.....		<u>\$211,458 42</u>
Total.....		<u>\$690,107 49</u>



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$135,177 08
Deduct amount received for—Salvage, fire, \$493.18; reinsurance, fire, \$17,429.42.....	17,922 60
Net amount paid for losses.....	\$117,255 08
Expenses of adjustment, settlement of losses.....	1,662 23
Commissions or brokerage.....	46,839 06
Salaries and expenses of special and general agents.....	16,466 81
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	14,167 70
Rents—including company's occupancy of its own buildings.....	480 00
Advertising, printing and stationery.....	2,751 49
Postage, telegrams, telephone and express.....	1,671 91
Legal expenses.....	401 56
Maps, including corrections.....	3,184 83
Underwriters' boards and tariff associations.....	398 96
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	731 27
Inspections and surveys.....	1,181 29
State taxes on premiums.....	2,830 43
Insurance department licenses and fees.....	3,036 47
All other licenses, fees and taxes.....	2,455 47
Other disbursements, viz.: Various expenses.....	3,374 21
Interest and dividends to stockholders.....	30,000 00
Agents' balances charged off.....	2,116 49
Decrease in book value of ledger assets.....	8,560 50
Total disbursements.....	\$259,455 74
Balance.....	\$430,651 75

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 39,430 26
Book value of bonds (Schedule A).....	276,782 00
Cash in office.....	220 98
Deposits in trust companies and banks not on interest.....	51,424 43
Deposits in trust companies and banks on interest.....	20,000 00
Agents' balances, representing business written subsequent to October 1, last.....	41,374 49
Agents' balances, representing business written prior to October 1, last.....	1,254 13
Bills receivable taken for fire risks.....	92 65
Other ledger assets, viz.: Due from reinsurance companies.....	72 81
Total ledger assets.....	\$430,651 75

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,972 92
Interest accrued on bonds.....	4,766 62
Interest accrued on other assets.....	249 49
Total.....	6,989 03
Other non-ledger assets, viz—Supplies, \$1,904.60; Maps, \$3,184.83.....	5,089 43
Gross assets.....	\$442,730 21

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$ 1,904 60
Maps.....	3,184 83
Agents' balances, representing business written prior to October 1, last.....	1,254 13
Special deposits to secure liabilities in Georgia.....	11,500 00
Total.....	17,843 56
Total admitted assets.....	\$424,886 65

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$13,572 89	
Losses in process of adjustment or in suspense.....	5,575 43	
Losses resisted.....	4,500 00	
Total claims for losses.....	\$23,648 32	
Deduct reinsurance.....	627 50	
Net amount of unpaid losses.....		\$ 23,020 82
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$71,005 86	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	59,658 60	
Total unearned premiums as computed above.....		130,644 46
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		200 00
State, county and municipal taxes due or accrued.....		1,800 00
Total liabilities, except capital stock.....		\$155,685 28
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	19,201 37	
Surplus to policy holders.....		\$269,201 37
Total.....		\$424,886 65

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$10,089,809 00	\$183,455 82
Written during the year.....	16,840,572 00	274,302 91
Totals.....	\$26,930,381 00	\$457,758 73
Expired and terminated.....	10,992,438 00	191,528 50
In force at end of the year.....	\$15,937,943 00	\$266,230 23
Deduct amount reinsured.....	1,528,262 00	22,708 72
Net amount in force.....	\$14,409,681 00	\$243,521 51

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$8,601,516 00	\$142,011 72
More than one and not more than three years to run.....	5,269,738 00	90,852 94
More than three years to run.....	538,427 00	10,656 85
Net amount in force Dec. 31, 1909.....	\$14,409,681 00	\$243,521 51

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Losses incurred during the year, fire.....	128,538 73
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,748,111 00
Less.....	566,965 00
Net risks written.....	\$1,181,146 00
Gross premiums received.....	\$25,111 98
Less.....	6,592 93
Net premiums received.....	\$18,519 05
Net losses paid.....	\$8,629 02
Net losses incurred.....	\$11,645 72

## SCHEDULE A.

Description.	Bonds.	
	Book value.	Market value.
County of Galveston, Seawall and Breakwater, 4s.....	\$100,007 00	\$100,007 00
County of Galveston, road and bridge scrip fund, 4s.....	3,783 00	3,783 00
County of Galveston, gen. fund. scrip, 4s.....	2,522 00	2,522 00
County of Galveston, sewerage, 5s.....	47,380 00	47,380 00
City of Galveston, sewerage, 5s.....	3,090 00	3,090 00
City of Galveston, limited debt, 5s.....	2,000 00	2,000 00
City of Galveston, limited debt, 5s.....	5,000 00	5,000 00
City of Galveston, limited debt, 5s.....	5,000 00	5,000 00
City of Galveston, limited debt, 5s.....	10,000 00	10,000 00
Lasker Real Estate Association, 5s.....	10,000 00	10,000 00
City of San Antonio, 11th imp. district, 5s.....	15,000 00	15,000 00
City of San Antonio, 11th imp. district, 5s.....	20,000 00	20,000 00
Ballinger, Tex., Ind. school district, 5s.....	17,500 00	17,500 00
Bay City, Tex., Ind. school district, 5s.....	13,000 00	13,000 00
Strawn, Tex., Ind. school district, 5s.....	1,000 00	1,000 00
Strawn, Tex., Ind. school district, 5s.....	2,000 00	2,000 00
McGregor, Tex., Ind. school district, 4s.....	8,000 00	8,000 00
United States, reg., 4s.....	11,500 00	11,500 00
Totals.....	<u>\$276,782 00</u>	<u>\$276,782 00</u>

## SECURITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 37 Center street, New Haven, Conn.; incorporated May, 1841; commenced business in Illinois April 22, 1875.]

JOHN W. ALLING, President.

VICTOR ROTH, Secretary.

E. K. CRAWFORD, Attorney in Illinois at Rockford.

## CAPITAL.

Capital stock paid in cash.....	<u>\$500,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$2,274,572 84</u>

## INCOME.

	Fire.	
Gross premiums.....	\$2,214,321 08	
Deduct gross amount paid for—Reinsurance, fire, \$327,822.48; return premiums, fire, \$386,610.13.....	714,432 61	
Total premiums.....		\$1,499,888 47
Interest on mortgage loans.....	\$ 5,198 19	
Interest on collateral loans.....	2,507 20	
Interest on bonds and dividends on stocks.....	81,558 20	
Interest from other sources.....	37 01	
Rents—including company's occupancy of its own buildings.....	3,291 27	
Total interest and rents.....		92,501 87
From other sources, viz.: Borrowed money, \$45,000.00; profit and loss account old notes, \$25.35; profit and loss, conscience money, \$90.40.....		45,115 75
Profit on sale or maturity of ledger assets.....		3,178 12
Total income.....		<u>\$1,640,774 21</u>
Total.....		<u>\$3,915,347 05</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$329,682 37	\$1,405 03	
Deduct amount received for—			
Salvage, fire, \$ 3,728.88; Mar. and inl., \$365.73			
Reinsurance, fire, 139,765.40.....	143,494 28	365 73	
Net amount paid for losses.....	\$686,198 09	\$1,039 30	\$687,237 39
Expenses of adjustment, settlement of losses.....			21,580 22
Commissions or brokerage.....			322,920 84
Allowances to local agencies for miscellaneous agency expenses.....			10,259 48
Salaries and expenses of special and general agents.....			55,743 55
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			82,351 72
Rents—including company's occupancy of its own buildings.....			2,900 00
Advertising, printing and stationery.....			15,947 58
Postage, telegrams, telephone and express.....			13,542 09
Legal expenses.....			1,928 19
Furniture and fixtures.....			1,613 50
Maps, including corrections.....			6,491 52
Underwriters' boards and tariff associations.....			10,223 11
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			21,242 04
Inspections and surveys.....			7,592 90
Repairs and expenses on real estate.....			26 96
Taxes on real estate.....			69 51
State taxes on premiums.....			15,716 86
Insurance department licenses and fees.....			7,979 19
All other licenses, fees and taxes.....			12,348 83
Other disbursements, viz.: Borrowed money, \$45,000.00; interest on borrowed money, \$290.83; office expenses, \$31,965.77.....			77,256 60
Interest and dividends to stockholders.....			60,000 00
Agents' balances charged off.....			1,638 86
Loss on sale or maturity of ledger assets.....			805 00
Total disbursements.....			\$1,437,116 54
Balance.....			\$2,478,230 51

## LEDGER ASSETS.

Book value of real estate.....	\$ 167,766 97
Mortgage loans on real estate.....	111,100 00
Loans secured by pledge of bonds, stocks or other collaterals.....	68,000 00
Book value of bonds and stocks (Schedule A).....	1,795,238 02
Cash in office.....	1,889 51
Deposits in trust companies and banks not on interest.....	79,684 65
Agents' balances, representing business written subsequent to October 1, last.....	240,337 34
Agents' balances, representing business written prior to October 1, last.....	3,477 79
Bills receivable taken for fire risks.....	8,903 07
Other ledger assets, viz.: Cash deposited with Philadelphia Underwriters Association, \$100.00; reinsurance due on losses, schedule, \$1,723.16.....	1,823 16
Total ledger assets.....	\$2,478,230 51

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,317 18
Interest accrued on bonds.....	10,944 49
Interest due and accrued on collateral loans.....	1,119 85
Total.....	13,381 52
Market value of bonds and stocks over book value.....	84,768 98
Gross assets.....	\$2,576,381 01

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 3,477 79
Bills receivable, past due, taken for marine, inland and fire risks.....	1,353 15
Book value of ledger assets over market value, viz.: Real estate.....	1,076 97
Special deposits to secure liabilities in Virginia.....	23,750 00
Total.....	29,657 91
Total admitted assets.....	\$2,546,723 10

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 25,336 73	
Losses in process of adjustment or in suspense.....	129,627 73	
Losses resisted.....	10,067 59	
Total claims for losses.....	\$165,022 05	
Deduct reinsurance.....	38,410 30	
Net amount of unpaid losses.....		\$ 126,611 75
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$431,195 55	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	962,344 62	
Total unearned premiums as computed above.....		1,393,540 17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,500 00
State, county and municipal taxes due or accrued.....		30,000 00
Reinsurance premiums.....		119 05
Total.....		\$1,552,770 97
Less liabilities secured by special deposits in Virginia—Losses, \$400.00; unearned premiums, \$7,498.20.....		7,898 20
Total liabilities, except capital stock.....		\$1,544,872 77
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	501,850 33	
Surplus to policy holders.....		1,001,850 33
Total.....		\$2,546,723 10

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$244,892,984 00	\$2,748,244 99
Written during the year.....	188,318,069 00	2,214,321 08
Totals.....	\$433,211,053 00	\$4,962,566 07
Expired and terminated.....	155,451,174 00	1,890,899 16
In force at end of the year.....	\$277,759,879 00	\$3,101,696 91
Deduct amount reinsured.....	38,027,535 00	475,263 28
Net amount in force.....	\$239,732,344 00	\$2,626,433 63

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$65,261,680 00	\$ 862,391 10
More than one and not more than three years to run.....	119,248,135 00	1,118,174 69
More than three years to run.....	55,222,529 00	645,867 84
Net amount in force Dec. 31, 1909.....	\$239,732,344 00	\$2,626,433 63

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$100,000 00
Losses incurred during the year, fire, \$679,444.40; salvage, \$25.70.....	679,470 10
Amount loaned to officers and directors.....	38,000 00
Amount loaned to stockholders not officers.....	9,500 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$21,954,206 00	\$4,914,894 00
Less.....	5,258,052 00	858,281 00
Net risks written.....	\$16,696,154 00	\$4,056,613 00
Gross premiums received.....	\$687,945 69	\$31,670 67
Less.....	49,882 97	3,242 89
Net premiums received.....	\$238,062 72	\$28,427 78
Net losses paid.....	\$102,927 75	\$8,682 24
Net losses incurred.....	\$106,537 11	\$8,752 74

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Atlanta, Ga., waterworks, 3½s.	\$ 8,060 00	\$ 7,520 00
Atlanta, Ga., waterworks, 3½s.	2,020 00	1,880 00
New Haven, Conn., 3½s.	12,135 00	12,000 00
New York City, 3½s.	20,175 00	18,500 00
New York City, 3s.	19,200 00	18,000 00
New York City, 4s.	61,256 25	61,500 00
New York City, 4s.	9,881 25	10,250 00
Norfolk, Va., Imp., 4s.	25,500 00	23,750 00
Atchison, Topeka & Santa Fé R. R., adjust., 4s, stamped.	22,487 50	23,562 50
Atlantic Coast Line R. R., 1st consol., 4s.	20,225 00	19,200 00
Binghamton, Lestershire & Union, N. Y., St. Ry., 1st mort., 5s.	10,150 00	10,000 00
Bridgeport, Conn., Traction Co., 1st mort., 5s.	10,375 00	10,600 00
Canada Southern R. R., 1st mort., 6s.	10,463 75	10,437 50
Canada Southern R. R., 2d mort., 5s.	10,575 00	10,125 00
Central Pacific R. R., 2½s.	17,520 00	17,700 00
Chicago, Rock Island & Pacific, refund., 4s.	19,425 00	18,250 00
Cleveland, Cincinnati, Chicago & St. Louis R. R., 4s.	10,193 75	9,650 00
Connecticut Ry. & Lighting Co., 1st refund. mort., 4½s.	82,862 50	87,125 00
Consolidated Ry. Co., guar. deb., 4s.	30,075 00	27,600 00
Danbury & Bethel, Conn., Horse Ry. Co., 1st mort., 5s.	15,562 50	14,700 00
Erle R. R., new consol. prior lien, 4s.	20,162 50	17,200 00
Kansas City, Fort Scott & Memphis, guar., refund. mort., 4s.	24,381 25	27,675 00
Kansas City, Fort Scott & Memphis, consol. mort., 6s.	4,630 00	4,670 00
Long Island R. R., 1st mort., guar., refund., 4s.	20,100 00	19,700 00
Louisville & Nashville & Southern Joint, 4s.	9,650 00	9,187 50
Meriden, Conn., Horse R. R. Co., 1st mort., 6s.	12,310 00	12,840 00
Millford, Holliston & Framingham, Mass., St. Ry., 1st mort., 5s.	5,562 50	5,000 00
Minneapolis & St. Louis R. R., 1st mort., 4s.	17,258 75	14,850 00
Missouri Pacific R. R., coll. trust, 6s.	10,400 00	10,200 00
Missouri Pacific R. R., consol. 1st mort., 6s.	11,760 00	11,050 00
New York, New Haven & Hartford R. R., convert. deb., 6s.	11,190 61	13,400 00
Northern Pacific R. R., gen. lien, 3s.	21,962 50	22,200 00
Oregon Short Line, guar., refund., 4s.	19,475 00	18,900 00
Peoria & Eastern R. R., 1st mort., 4s.	10,075 00	9,300 00
Reading Co., Jersey Central, coll., 4s.	25,312 50	24,187 50
St. Louis, Iron Mt. & Southern Ry. Co., 1st mort., 4s.	46,953 75	43,500 00
Southern Pacific R. R., col. trust, 4s.	32,490 00	32,940 00
Southern Ry., Mobile & Ohio col. trust, 4s.	37,852 50	36,000 00
Southern Ry. Co., 1st mort., 5s.	19,668 75	22,200 00
Third Ave. (N. Y.) R. R., col., 4s.	9,875 00	6,900 00
United Rys. Co. of St. Louis, 1st mort., 4s.	9,250 00	8,300 00
United Traction Co. of Albany, consol. mort., 4½s.	10,400 00	10,000 00
American Telephone & Telegraph Co., 4s.	29,402 50	28,830 00
American Telephone & Telegraph Co., convt., 4s.	31,762 50	36,925 00
American Tobacco Co., 6s.	26,918 75	26,625 00
Bridgeport Hydraulic Co., 4s.	20,200 00	20,000 00
Central Leather Co., 1st lien, gold, 5s.	32,706 25	34,737 50
Chicago Telephone Co., 1st mort., 6s.	15,600 00	15,525 00
Cleveland Electric Illuminating Co., 1st mort., 5s.	10,900 00	11,000 00
Columbus & Hocking Coal & Iron Co., 1st mort., 5s.	10,000 00	9,500 00
International Silver Co., 1st mort., 6s.	23,340 00	24,200 00
Laclede Gas Light Co. (St. Louis) refund. and ext. mort., 5s.	20,550 00	20,100 00
Macon (Ga.) Gas Light & Water Co., consol., 5s.	9,251 87	9,600 00
Macon (Ga.) Gas Light & Water Co., 1st mort., 6s.	7,350 00	7,000 00
Michigan State Telephone Co., 1st mort., 5s.	29,622 50	29,550 00
Newark (N. J.) Consolidated Gas Co., 1st mort., 5s.	10,450 00	10,650 00
New Haven Gas Light Co., convt. deb. rights,	12,580 00	12,200 00
New London Gas & Electric Co., 1st con. and refund mort., 5s.	15,340 00	14,850 00
New Milford Power Co., 1st mort., 5s.	25,855 00	25,750 00
New York Gas, Electric Light, Heat & Power Co., 4s.	19,219 99	16,800 00
New York & Queens Electric Light & Power Co., 1st mort., 5s.	10,150 00	10,000 00
New York Telephone Co., 1st and gen. mort., 4½s.	9,786 75	9,850 00
Pacific Telephone & Telegraph Co., col. trust, 1st mort., 5s.	19,537 50	19,925 00
People's Gas Light & Coke Co. (Chicago) refund. mort., 5s.	31,462 50	31,125 00
Southern New England Telephone Co., 1st mort., 5s.	7,820 00	8,550 00
Swift & Co., 1st mort., 5s.	20,700 00	20,000 00
United Illuminating Co., 4s.	19,567 50	19,100 00
United Gas & Electric Co. of New Jersey, 1st mort., 5s.	9,500 00	9,500 00
United States Rubber Co., col. trust, 6s.	20,500 00	20,900 00
Western Telephone & Telegraph Co., col. trust, 5s.	19,995 69	19,800 00
Western Union Telegraph Co., fund. and real estate mort., 4½s.	24,834 99	25,220 00
Western Union Telegraph Co., convt., 4s.	18,081 25	20,500 00
Westinghouse Electric & Manufacturing Co., 6s.	9,750 00	10,000 00
Westinghouse Electric & Manufacturing Co., sink. fund. convt., 5s.	19,537 50	18,600 00
Cleveland, Cincinnati, Chicago & St. Louis Ry. Co., pref.	9,437 50	10,500 00

SCHEDULE A.—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
Delaware & Hudson Canal Co.....	\$ 14,213 25	\$ 22,200 00
Illinois Central R. R.....	23,974 60	34,040 00
Mobile & Ohio R. R., trust cert.....	9,175 00	8,500 00
New York, New Haven & Hartford R. R.....	781 25	925 00
Norfolk & Western R. R., pref.....	15,875 00	17,950 00
Northern R. R. of New Jersey, guar.....	19,300 00	18,000 00
Twin City Rapid Transit Co., pref.....	15,657 50	14,500 00
American Exchange National Bank (New York).....	11,545 77	25,000 00
First National Bank (New Haven).....	18,088 00	24,605 00
Merchants National Bank (New Haven).....	3,842 25	10,050 00
National New Haven Bank (New Haven).....	32,936 30	40,950 00
Second National Bank (New Haven).....	22,546 00	23,400 00
American Telephone & Telegraph Co.....	30,992 95	32,853 00
Consolidated Gas Co. of New York.....	94,283 75	112,000 00
Derby Gas Co.....	1,032 50	1,162 50
General Adjustment Bureau.....	250 00	250 00
Ousatic Water Power Co.....	19,850 00	20,250 00
Southern New England Telephone Co.....	50,033 25	72,644 00
Southern Adjustment Bureau.....	100 00	100 00
Underwriters Salvage Co. of New York.....	625 00	625 00
Western Adjustment & Inspection Co.....	140 00	140 00
<b>Totals.....</b>	<b>\$1,795,238 02</b>	<b>\$1,880,007 00</b>

## SECURITY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 114 W. 3rd St., Davenport, Ia.; incorporated, 1883; commenced business in Illinois Feb. 6, 1907.]

S. F. GILMAN, President.

M. C. HINSCH, Secretary.

W. L. LUDOLPH, Attorney in Illinois at Rock Island

## CAPITAL.

Capital stock paid in cash.....	<u>\$100,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$346,729 70</u>

## INCOME.

	Fire.	
Gross premiums.....	\$214,189 39	
Deduct gross amount paid for—Reinsurance, fire, \$24,359.67; return premiums, fire, \$22,513.40.....	46,873 07	
<b>Total premiums.....</b>		<b>\$167,296 32</b>
Interest on mortgage loans.....	\$15,319 29	
Dividends on stocks.....	180 00	
Interest from other sources.....	441 96	
Rents.....	120 00	
<b>Total interest and rents.....</b>		<b>16,061 25</b>
From other sources, viz: Recovered on bills receivable, \$11.49; recovered on salvage, \$24.08.....		35 57
Agents' balances previously charged off.....		12 79
Increase in book value of ledger assets.....		1,000 00
<b>Total income.....</b>		<b>\$184,405 93</b>
<b>Total.....</b>		<b>\$531,135 63</b>

## DISBURSEMENTS.

	F re.
Gross amount paid for losses.....	\$31,758 83
Deduct amount received for—Reinsurance, fire.....	16,165 13
Net amount paid for losses.....	\$65,593 70
Expenses of adjustment, settlement of losses.....	864 24
Commissions or brokerage.....	40,928 07
Salaries and expenses of special and general agents.....	11,234 70
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	9,738 98
Rents—including company's occupancy of its own buildings.....	780 00
Advertising, printing and stationery.....	3,732 57
Postage, telegrams, telephone and express.....	1,556 91
Legal expenses.....	63 50
Furniture and fixtures.....	244 36
Maps, including corrections.....	340 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	306 52
Inspections and surveys.....	511 06
Taxes on real estate.....	4 50
State taxes on premiums.....	1,328 85
Insurance department licenses and fees.....	215 60
Other disbursements, viz: Iowa agents certs., \$360.00; Illinois agents certs., \$448.00; Illinois city tax, \$501.02; Wisconsin state tax, \$68.00; Iowa state and county tax, \$2,450.80 bonds, \$116.30; Dunn & Co., \$135.00; lights, \$43.20; janitor, \$112.75; incidentals \$306.43; accrued interest paid, \$107.90; signs, \$669.24; bills receivable charged to L. & G., \$369.23	5,687 87
Interest and dividends to stockholders.....	9,000 00
Agents' balances charged off.....	25 36
Total disbursements.....	\$152,162 69
Balance.....	\$378,982 94

## LEDGER ASSETS.

Book value of real estate.....	\$ 10,502 82
Mortgage loans on real estate.....	302,800 00
Book value of stocks (Schedule A).....	6,000 00
Deposits in trust companies and banks not on interest.....	17,790 98
Deposits in trust companies and banks on interest.....	6,833 75
Agent's balances, representing business written subsequent to October 1, last.....	17,841 76
Agent's balances, representing business written prior to October 1, last.....	283 22
Bills receivable taken for fire risks.....	16,930 61
Total ledger assets.....	\$378,982 94

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	10,443 78
Gross assets.....	\$389,426 72

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$283 22
Bills receivable, past due, taken for marine, inland and fire risks.....	303 50
Total.....	586 72
Total admitted assets.....	\$388,840 00

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 4,271 14
Losses in process of adjustment, or in suspense.....	10,090 41
Total claims for losses.....	\$14,361 55
Deduct reinsurance.....	2,300 00
Net amount of unpaid losses.....	\$ 12,061 55
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 37,000 05
Excess of original premiums over amount received for reinsurance, \$320,691.13; unearned premiums ( <i>pro rata</i> ).....	180,859 20
Total unearned premiums as computed above.....	217,859 25
Commissions, brokerage and other charges due or to become due to agents and brokers.....	606 12
Reinsurance premiums.....	3,266 51
Total liabilities, except capital stock.....	\$233,793 43
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	55,046 57
Surplus to policy holders.....	155,046 57
Total.....	\$388,840 00



## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$21,637,027 00	\$371,088 19
Written during the year.....	13,742,004 00	214,169 39
Totals.....	\$35,379,031 00	\$585,267 58
Expired and terminated.....	9,397,594 00	151,270 30
In force at end of the year.....	\$25,981,437 00	\$433,997 28
Deduct amount reinsured.....	2,234,013 00	39,306 04
Net amount in force.....	<u>\$23,747,424 00</u>	<u>\$394,691 24</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 4,968,174 00	\$ 74,000 11
More than one and not more than three years to run.....	5,471,863 00	66,909 92
More than three years to run.....	13,307,387 00	253,781 21
Net amount in force Dec. 31, 1909.....	<u>\$23,747,424 00</u>	<u>\$394,691 21</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$15,000 00
Losses incurred during the year, fire.....	74,940 03
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$3,057,028 00	\$198,265 00
Less.....	849,130 00	
Net risks written.....	<u>\$2,207,898 00</u>	<u>\$198,265 00</u>
Gross premiums received.....	\$45,904 77	\$1,107 06
Less.....	10,067 15	
Net premiums received.....	<u>\$35,837 62</u>	<u>\$1,107 06</u>
Net losses paid.....	<u>\$20,405 04</u>	<u>\$170 25</u>
Net losses incurred.....	<u>\$20,371 41</u>	<u>\$170,25</u>

## SCHEDULE A.

Description.	Stocks.	Book value.	Market value
First National Bank, Davenport, Ia.....		\$6,000 00	\$6,000 00

## SECURITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 121 East Third street, Cincinnati, O.; incorporated May 31, 1881; commenced business in Illinois March 16, 1883.]

F. A. ROTHIER, President.

ADAM BENUS, Secretary.

JOSEPH M. WILE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$150,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$315,302 25</u>

## INCOME.

	Fire.	
Gross premiums.....	\$197,828 29	
Deduct gross amount paid for—Reinsurance, fire, \$37,065.04; return premiums, fire, \$24,842.27.....	61,907 31	
Total premiums.....		\$135,920 98
Interest on collateral loans.....	\$ 1,793 32	
Dividends on stocks.....	12,988 29	
Interest from other sources.....	50 02	
Total interest.....		14,829 63
Profit on sale or maturity of ledger assets.....		133 76
Total income.....		\$150,884 37
Total.....		\$466,196 62

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$83,324 09	
Deduct amount received for—Reinsurance, fire.....	23,473 98	
Net amount paid for losses.....		\$59,850 11
Commissions or brokerage.....		36,679 81
Salaries and expenses of special and general agents.....		4,276 73
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		11,080 50
Rents.....		600 00
State taxes on premiums.....		2,374 12
Other disbursements, viz.: Advertising, printing, stationery, maps, etc.....		6,374 13
Interest and dividends to stockholders.....		9,000 00
Agents' balances charged off.....		2,577 75
Total disbursements.....		\$132,813 15
Balance.....		\$333,373 47

## LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals.....	1,640 00
Book value of stocks (Schedule A).....	280,456 57
Cash in office.....	1,567 83
Deposits in trust companies and banks not on interest.....	18,547 72
Agents' balances, representing business written subsequent to October 1, last.....	19,746 08
Agents' balances, representing business written prior to October 1, last.....	11,415 77
Total ledger assets.....	\$333,373 47

## NON-LEDGER ASSETS.

Interest accrued on collateral loans.....	9 50
Market value of stocks over book value.....	42,856 31
Gross assets.....	\$376,239 28

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	11,415 77
Total admitted assets.....	\$364,823 51

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$9,296 27
Losses in process of adjustment or in suspense.....	6,784 90
Total claims for losses.....	\$16,081 17
Deduct reinsurance.....	3,786 20
Net amount of unpaid losses.....	\$ 12,294 88
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$39,049 24
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	80,830 77
Total unearned premiums as computed above.....	128,880 01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	869 65
State, county and municipal taxes due or accrued.....	1,564 42
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,827 79
Reinsurance premiums.....	1,824 11
Total liabilities, except capital stock.....	\$147,060 96
Cash capital.....	\$150,000 00
Surplus over all liabilities.....	87,762 65
Surplus to policy holders.....	217,762 65
Total.....	\$364,823 51

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$25,829,578 00	\$286,789 52
Written during the year.....	16,292,872 00	197,828 29
Totals.....	\$42,122,450 00	\$484,617 81
Expired and terminated.....	13,982,703 00	169,484 43
In force at end of the year.....	\$28,139,747 00	\$315,133 88
Deduct amount reinsured.....	5,649,656 00	64,866 07
Net amount in force.....	\$22,490,091 00	\$250,267 31

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$5,417,342 00	\$ 78,098 47
More than one and not more than three years to run.....	12,632,509 00	117,888 34
More than three years to run.....	4,440,240 00	54,280 50
Net amount in force Dec. 31, 1909.....	\$22,490,091 00	\$250,267 31

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$10,000 00
Losses incurred during the year, fire.....	63,041 12
Amount loaned to officers and directors.....	500 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,555,072 00
Less.....	796,090 00
Net risks written.....	\$1,758,982 00
Gross premiums received.....	\$32,953 64
Less.....	7,808 09
Net premiums received.....	\$25,145 55
Net losses paid.....	\$12,258 81
Net losses incurred.....	\$10,238 67

## SCHEDULE A.

Description.	Stocks.	Book value.	Market value.
Cincinnati, New Orleans & Texas Pacific R. R. Co.....		\$ 3,491 25	\$ 5,900 00
Cincinnati, New Orleans & Texas Pacific R. R. Co., pref.....		2,340 00	2,678 00
Columbus & Xenia R. R. Co.....		4,685 63	5,555 00
Cincinnati Tobacco W. H. Co.....		6,250 00	2,420 00
The City & Sub. Telegraph Association.....		24,267 25	37,200 00
Cleveland & Pittsburgh R. R. Co.....		1,472 00	1,400 00
Cincinnati Gas & Electric Co.....		39,274 07	43,881 25
Citizens National Bank.....		11,925 00	16,800 00
Fifth-Third National Bank.....		23,947 75	25,000 00
German National Bank.....		5,000 00	16,250 00
Grand Hotel Co.....		17,719 44	13,452 00
Cincinnati, Portsmouth, Big Sandy & Pomeroy Packet Co.....		6,700 00	620 00
Little Miami R. R. Co.....		11,289 50	15,370 00
Cincinnati St. Ry. Co.....		20,774 35	28,528 50
Cincinnati Union Stock Yards, pref.....		5,265 94	6,226 88
First National Bank.....		35,647 64	39,000 00
Eureka Fire & Marine Insurance Co.....		16,027 50	17,800 00
Merchants National Bank.....		5,550 50	6,150 00
Fourth National Bank.....		10,957 50	11,200 00
The Cincinnati Inter-Terminal R. R. Co., guar., 1st pref.....		4,525 00	4,700 00
Scioto Valley T. Co., 1st pref.....		2,387 50	2,581 25
Cincinnati, Newport & Covington L. & T. Co., com.....		6,467 50	6,467 50
Cincinnati, Newport & Covington L. & T. Co., pref.....		6,637 50	6,637 50
National Bank of Commerce, New York.....		2,102 50	2,500 00
Cincinnati, Dayton & Toledo T. Co.....		2,500 00	2,500 00
Farm. & Ship. L. T. W. H., 1st pref.....		2,751 25	2,675 00
Western Adjustment & Inspection Co.....		200 00	200 00
Totals.....		\$280,456 57	\$323,312 88

## SHAWNEE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 701 Jackson street, Topeka, Kan.; incorporated Oct. 16, 1895; commenced business in Illinois March 17, 1905.]

JOAB MULVANE, President.

H. S. MORGAN, Secretary.

L. E. YAGER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$1,440,437 58

## INCOME.

	Fire.	
Gross premiums.....	\$2,246,803 91	
Deduct gross amount paid for—Reinsurance, fire, \$280,025.29; return premiums, fire, \$461,505.62.....	741,530 91	
Total premiums (other than perpetuals).....		\$1,505,073 00
Interest on mortgage loans.....	\$42,294 04	
Interest on collateral loans.....	160 00	
Interest on bonds and dividends on stocks.....	23,203 92	
Interest from other sources.....	288 45	
Rents—including company's occupancy of its own buildings.....	6,058 50	
Total interest and rents.....		72,004 91
Agents' balances previously charged off.....		952 50
Increase in book value of ledger assets.....		1,253 99
Total income.....		\$1,579,284 42
Total.....		\$3,019,722 00

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,051,102 73	
Deduct amount received for—Salvage, fire, \$3,322.46; reinsurance, fire, \$127,951.46.....	131,273 92	
Net amount paid for losses.....		\$919,828 81
Expenses of adjustment, settlement of losses.....		15,513 98
Commissions or brokerage.....		435,957 92
Salaries and expenses of special and general agents.....		34,433 69
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		40,102 36
Rents—including company's occupancy of its own buildings.....		2,400 00
Advertising, printing and stationery.....		21,580 43
Postage, telegrams, telephone and express.....		11,205 55
Legal expenses.....		4,650 53
Furniture and fixtures.....		1,498 88
Maps, including corrections.....		1,274 70
Underwriters' boards and tariff associations.....		6,869 22
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,982 75
Inspections and surveys.....		3,941 28
Repairs and expenses on real estate.....		3,892 50
Taxes on real estate.....		531 27
State taxes on premiums.....		17,079 07
Insurance department licenses and fees.....		12,193 07
All other licenses, fees and taxes.....		10,410 39
Other disbursements, viz.: Office expenses, \$709.55; interest temporary loans, \$660.84.....		1,370 39
Interest and dividends to stockholders.....		30,000 00
Agents' balances charged off.....		581 12
Total disbursements.....		\$1,579,297 91
Balance.....		\$1,440,424 09

## LEDGER ASSETS.

Book value of real estate.....		\$ 43,572 63
Mortgage loans on real estate.....		856,075 00
Loans secured by pledge of bonds, stocks or other collaterals.....		2,000 00
Book value of bonds and stocks (Schedule A).....		442,546 24
Cash in office.....		29,309 41
Deposits in trust companies and banks not on interest.....		38,690 53
Agents' balances, representing business written subsequent to October 1, last.....		223,884 17
Agents' balances, representing business written prior to October 1, last.....		972 07
Bills receivable taken for fire risks.....		3,374 04
Total ledger assets.....		<u>\$1,440,424 09</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$11,634 15	
Interest accrued on bonds.....	3,730 12	
Interest accrued on collateral loans.....	4 00	
Total.....		15,368 27
Market value of real estate over book value.....		6,427 37
Gross assets.....		<u>\$1,462,219 73</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 972 07	
Bills receivable, past due, taken for marine, inland and fire risks.....	789 96	
Special deposits to secure liabilities in New Mexico.....	11,005 00	
Total.....		12,767 03
Total admitted assets.....		<u>\$1,449,452 70</u>

## LIABILITIES.

Losses adjusted and unpaid, due.....	\$32,058 94	
Losses in process of adjustment or in suspense.....	81,808 00	
Total claims for losses.....	\$113,866 94	
Deduct reinsurance.....	25,065 15	
Net amount of unpaid losses.....		\$ 88,801 79
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$301,037 55	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	657,108 79	
Total unearned premiums as computed above.....		958,146 34
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,377 82
State, county and municipal taxes due or accrued.....		12,800 00
Reinsurance premiums.....		6,547 21
Total.....		\$1,067,473 16
Less liabilities secured by special deposits—Losses, \$100.00; unearned premiums, \$1,707.86.....		1,807 86
Total liabilities, except capital stock.....		\$1,065,665 30
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	183,787 49	
Surplus to policy holders.....		383,787 49
Total.....		<u>\$1,449,452 70</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$145,916,311 00	\$1,900,439 92
Written during the year.....	161,166,746 00	2,246,603 91
Totals.....	\$307,083,057 00	\$4,147,043 83
Expired and terminated.....	144,476,356 00	2,073,762 45
In force at end of the year.....	\$162,606,701 00	\$2,073,281 38
Deduct amount reinsured.....	22,449,062 00	238,654 02
Net amount in force.....	<u>\$140,157,639 00</u>	<u>\$1,834,627 18</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$39,065,110 00	\$602,075 10
More than one and not more than three years to run.....	64,591,863 00	695,816 31
More than three years to run.....	38,500,666 00	536,735 77
Net amount in force Dec. 31, 1909.....	<u>\$140,157,639 00</u>	<u>\$1,834,627 18</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 13,500 00
Losses incurred during the year, fire.....	904,405 50
Amount loaned to officers and directors.....	2,000 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$3,400,558 00	\$248,825 00
Less.....	1,116,003 00	18,075 00
Net risks written.....	<u>\$2,284,555 00</u>	<u>\$230,750 00</u>
Gross premiums received.....	\$46,524 69	\$1,408 13
Less.....	9,490 42	69 73
Net premiums received.....	<u>\$37,034 27</u>	<u>\$1,338 40</u>
Net losses paid.....	<u>\$10,921 09</u>	<u>\$15 62</u>
Net losses incurred.....	<u>\$11,181 65</u>	<u>\$15 62</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
Baxter Springs, Kan., 6s.....		\$ 3,000 00	\$ 3,080 00
Blue Rapids, Kan., 5s.....		15,000 00	15,000 00
Burlingame, Kan., 6s.....		10,000 00	10,000 00
Center Township, Jewell County, Kan., 4s.....		5,000 00	4,200 00
Chariton County, Missouri, 6s.....		18,000 00	3,030 00
Dexter School Dist. No. 8, Chaves County, New Mexico, 6s.....		3,200 00	4,120 00
Eden Township, Sumner County, Kan., 4½s.....		2,000 00	11,770 00
Farms School Dist. No. 2, Chaves County, New Mexico, 6s.....		3,000 00	3,328 00
Galena, Kan., 5s.....		10,000 00	2,000 00
Georgia, state of, 4½s.....		10,000 00	2,020 00
Graham County, Kan., 6s.....		1,000 00	2,020 00
Haynesville Township, Pratt County, Kan., 5s.....		8,000 00	2,040 00
Iola Township, Allen County, Kan., 4½s.....		5,000 00	2,080 00
Lake Arthur School Dist. No. 20, Chaves County, N. M., 6s.....		6,500 00	10,500 00
Lawrence, Kan., 4s.....		10,000 00	1,050 00
Lydon, Kan., 4½s.....		17,000 00	8,000 00
Logan Township, Rooks County, Kan., 4½s.....		12,000 00	8,000 00
Marion County, Kan., 5½s.....		25,000 00	4,800 00
Marquette, Kan., 5s.....		8,000 00	6,825 00
Marquette, Kan., 5s.....		4,000 00	10,000 00
Oswego, Kan., 5s.....		19,000 00	8,500 00
Paola, Kan., 6s.....		15,274 65	8,500 00
Pittsburg, Kan., 6s.....		8,320 00	12,000 00
Pittsburg, Kan., 6s.....		976 00	25,500 00
Pittsburg, Kan., 6s.....		645 60	8,000 00
Salina, Kan., 5s.....		5,280 00	4,000 00
Salina, Kan., 5s.....		9,250 00	19,190 00
Salina, Kan., 5s.....		26,000 00	15,580 13
Salina, Kan., 5s.....		6,400 00	8,736 00
Santa Fé, N. M., 4s.....		4,300 00	976 00
School Dist. No. 6, Rooks County, Kan., 5s.....		13,800 00	677 88

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Stockton, Kan., 5s.....	\$ 11,000 00	\$ 11,110 00
St. Paul, Kan., 6s.....	5,000 00	5,050 00
Strong City, Kan., 6s.....	4,500 00	4,500 00
Sumner Township, Sumner County, Kan., 4½s.....	1,000 00	1,000 00
Union County, N. M., 6s.....	7,350 00	7,350 00
Union Township, Jefferson County, Kan., 4½s.....	2,000 00	1,980 00
Union Township, Jefferson County, Kan., 4½s.....	500 00	490 00
Virginia, state of, 3s.....	11,000 00	10,120 00
Washington, Kan., 6s.....	4,500 00	4,590 00
Capper, Arthur, 6s.....	100,000 00	100,000 00
Kansas Salt Co., Hutchison, Kan., 5s.....	4,000 00	4,000 00
Kansas Salt Co., Hutchison, Kan., 5s.....	5,000 00	5,000 00
Bank of Topeka, Topeka, Kan.....	600 00	1,200 00
Underwriters' Salvage Co., Chicago, Ill.....	1,000 00	1,000 00
Western Adjustment & Inspection Co., Chicago, Ill.....	100 00	100 00
Southern Adjustment Bureau, Atlanta, Ga.....	50 00	50 00
<b>Totals.....</b>	<b>\$442,546 24</b>	<b>\$445,855 81</b>

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 195 State street, Springfield, Mass.; incorporated, 1849; commenced business in Illinois May 7, 1855.]

A. W. DAMON, President.

W. J. MACKAY, Secretary.

A. J. HARDING, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$2,000,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$8,027,485 13</u>

## INCOME.

	Fire.	
Gross premiums.....	\$7,120,903 39	
Deduct gross amount paid for—Reinsurance, fire, \$855,841.79; return premiums, fire, \$963,439.21.....	1,819,281 00	
<b>Total premiums.....</b>		<b>\$5,307,622 39</b>
Interest on mortgage loans.....	\$ 42,961 34	
Interest on collateral loans.....	300 00	
Interest on bonds and dividends on stocks.....	261,190 96	
Interest from other sources.....	15,658 69	
Rents—including company's occupancy of its own buildings.....	15,000 00	
<b>Total interest and rents.....</b>		<b>335,110 99</b>
From other sources, viz: Holyoke Water Power Co., 20 per cent ex. divid., \$2,000.00; Atchison, Topeka & Santa Fé rights sold, \$1,137.50; National Bank of Republic, Boston 25 per cent divid. in liquidation, \$7,500.00; additions in 1909 to Munich Reinsurance Co. fund, \$17,551.57.....		28,189 07
Agents' balances previously charged off.....		81 33
Profit on sale or maturity of ledger assets.....		20,369 25
<b>Total income.....</b>		<b>\$5,691,373 03</b>
<b>Total.....</b>		<b>\$13,718,858 16</b>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$3,006,712 98
Deduct amount received for—Salvage, fire, \$20,485.11; reinsurance, fire, \$163,246.99.....	483,732 10
Net amount paid for losses.....	\$2,522,980 88
Expenses of adjustment, settlement of losses.....	28,696 62
Commissions or brokerage.....	1,018,566 84
Allowances to local agencies for miscellaneous agency expenses.....	35,061 88
Salaries and expenses of special and general agents.....	255,122 29
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	260,847 15
Rents—including company's occupancy of its own buildings.....	34,711 76
Advertising, printing and stationery.....	75,697 55
Postage, telegrams, telephone and express.....	23,420 09
Legal expenses.....	5,198 79
Furniture and fixtures.....	7,461 34
Maps, including corrections.....	12,972 76
Underwriters' board and tariff associations.....	58,558 94
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	33,675 50
Inspections and surveys.....	28,172 47
Repairs and expenses on real estate.....	617 39
Taxes on real estate.....	3,700 00
State taxes on premiums.....	90,340 92
Insurance department licenses and fees.....	21,346 21
All other licenses, fees and taxes.....	45,764 28
Other disbursements, viz: Sundry supplies and incidental account, \$15,014.27; interest paid Munich reinsurance Co., \$8,526.76.....	23,541 03
Interest and dividends to stockholders.....	200,000 00
Agents' balances charged off.....	5,696 21
Decrease in book value of ledger assets.....	3,137 50
Total disbursements.....	\$4,795,280 80
Balance.....	\$8,923,577 36

## LEDGER ASSETS.

Book value of real estate.....	\$ 300,000 00
Mortgage loans on real estate.....	757,720 00
Loans secured by pledge of bonds, stocks or other collaterals.....	6,000 00
Book value of bonds and stocks (Schedule A).....	6,171,002 77
Cash in office.....	396 48
Deposits in trust companies and banks not on interest.....	172,338 56
Deposits in trust companies and banks on interest.....	629,173 35
Agent's balances, representing business written subsequent to October 1, last.....	886,896 79
Agent's balances, representing business written prior to October 1, last.....	59 41
Total ledger assets.....	\$8,923,577 36

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$15,316 30
Interest accrued on bonds.....	31,688 75
Interest accrued on collateral loans.....	150 00
Total.....	47,155 05
Market value of bonds and stocks over book value.....	790,787 23
Gross assets.....	\$9,761,519 64

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 59 41
Special deposits to secure liabilities in Canada and Oregon.....	223,000 00
Total.....	223,059 41
Total admitted assets.....	\$9,538,460 23



## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$117,031 37	
Losses in process of adjustment, or in suspense.....	301,750 36	
Losses resisted.....	40,233 65	
Total claims for losses.....	\$459,015 38	
Deduct reinsurance.....	77,102 73	
Net amount of unpaid losses.....		\$ 381,912 55
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,742,099 52	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	2,627,274 78	
Total unearned premiums as computed above.....		4,369,374 40
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		6,781 43
State, county and municipal taxes due or accrued.....		50,305 90
Reinsurance premiums.....		256 59
All other liabilities, viz: Funds held for Munich Reinsurance Co., \$229,748.39; interest accrued on above, \$4,419.44.....		234,167 83
Total.....		\$5,043,398 70
Less liabilities secured by special deposits in Canada and Oregon—Losses, \$4,300.00; unearned premiums, \$103,271.09.....		107,571 09
Total liabilities, except capital stock.....		\$4,935,827 61
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	2,602,632 62	
Surplus to policy holders.....		4,602,632 62
Total.....		\$9,538,460 23

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$739,786,917 00	\$8,653,592 05
Written during the year.....	586,802,716 00	7,126,903 39
Totals.....	\$1,326,589,633 00	\$15,780,495 44
Expired and terminated.....	528,137,194 00	6,489,227 59
In force at end of the year.....	\$798,452,439 00	\$9,341,267 85
Deduct amount reinsured.....	79,839,343 00	926,988 19
Net amount in force.....	\$718,613,096 00	\$8,414,360 66

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$262,914,832 00	\$3,485,399 25
More than one and not more than three years to run.....	310,338,560 00	3,205,474 42
More than three years to run.....	145,359,674 00	1,723,495 99
Net amount in force Dec. 31, 1909.....	\$718,613,096 00	\$8,414,360 66

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 75,000 00
Losses incurred during the year, fire, \$2,546,965.17; tornado, \$44,500.67.....	2,591,465 84
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	15,000 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$48,291,525 00	\$2,772,413 00
Less.....	11,864,150 00	328 570 00
Net risks written.....	\$36,427,375 00	\$2,443,843 00
Gross premiums received.....	\$546,672 85	\$16,742 75
Less.....	99,656 48	1,870 91
Net premiums received.....	\$447,016 37	\$14,871 84
Net losses paid.....	\$219,959 17	\$5,154 44
Net losses incurred.....	\$241,524 88	\$5,237 28

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value	Market value.
Georgia, state of, reg., 4½s.....	\$ 11,425 00	\$ 10,500 00
Montreal, city of (Canada), catholic school comm'n, 4s.....	24,421 25	24,500 00
Montreal, city of (Can.), protes'tnt bd. of school com'rs, deb., 4s.....	24,000 00	24,500 00
New York City, reg., gold, 4½s.....	102,875 00	111,000 00
Nova Scotia, provinces of (Canada), deb., 4½s.....	25,375 00	25,500 00
Port of Portland, Ore., dry dock, 4s.....	50,000 00	50,000 00
Richmond, Virginia, reg., 4s.....	53,375 00	50,500 00
Valencia County, New Mexico, refund, 5s.....	10,550 00	10,300 00
Westmount, town of, (Quebec, Can.), deb., 4½s.....	35,282 50	38,500 00
Winnipeg, Man., local imp., 4s.....	24,187 50	25,000 00
Winnipeg, Man., Maryland street bridge, deb., 4s.....	29,183 00	30,000 00
Winnipeg, Man., water works, deb., 4s.....	4,793 75	5,000 00
Holyoke Street Ry., deb., Holyoke, Mass., 5s.....	8,000 00	8,320 00
Holyoke Street Ry., deb., Holyoke, Mass., 5s.....	23,506 00	24,675 00
New York, New Haven & Hartford, convt. deb., cert., reg., 3½s.....	685,433 87	612,000 00
New York, New Haven & Hartford, convt. deb., reg., 6s.....	150,000 00	201,000 00
Peoria Ry., 1st and refund. mort., reg., Peoria, Ill., 5s.....	96,000 00	96,000 00
Southern Pacific, reg. convt., gold, 4s.....	48,345 37	53,000 00
American Writing Paper Co., S. F., Holyoke, Mass., 5s.....	81,331 57	88,000 00
California Gas & Electric, corp. unifying and refund., S. F., reg., San Francisco, 5s.....	95,500 00	95,000 00
Central Union Telephone Co., gold, Illinois, 5s.....	49,750 00	49,000 00
Pacific Tel. & Tel., 1st mort. and col. trust S. F., San Francisco, 6s.....	95,750 00	100,000 00
Torrington Co., reg., Torrington, Conn., 5s.....	25,000 00	25,000 00
Western United Gas & Electric Co., Illinois, 5s.....	6,880 00	6,720 00
Western United Gas & Electric Co., Illinois, 5s.....	14,700 00	14,400 00
Western United Gas & Electric Co., Illinois, 5s.....	12,700 00	12,480 00
Western United Gas & Electric Co., Illinois, 5s.....	14,700 00	14,480 00
Atchison, Topeka & Santa Fe Ry., com.....	49,486 25	61,500 00
Atchison, Topeka & Santa Fe Ry., pref.....	49,330 83	52,500 00
Baltimore & Ohio R. R., com.....	104,375 00	115,000 00
Canadian Pacific Ry., ordinary.....	92,787 50	91,000 00
Chicago, Milwaukee & St. Paul Ry., com.....	115,373 31	158,000 00
Chicago, Milwaukee & St. Paul Ry., pref.....	247,171 88	344,000 00
Chicago & Northwestern Ry., com.....	137,575 00	185,000 00
Connecticut River R. R.....	98,800 00	108,800 00
Conn. Trust & Safe Dep. Co., certs. secured by deposit of Conn. & Passumpsic Rivers R. R., guar.....	50,000 00	50,000 00
Great Northern Ry., pref.....	122,050 00	144,000 00
Holyoke Street Ry., Holyoke, Mass.....	157,078 75	178,500 00
Illinois Central R. R.....	133,805 28	170,200 00
Manhattan Ry.....	232,282 50	211,500 00
New York, New Haven & Hartford R. R.....	100,000 00	79,000 00
New York, New Haven & Hartford R. R.....	46,875 00	81,375 00
Northern Pacific Ry.....	135,955 50	146,000 00
Pennsylvania R. R.....	356,879 14	411,000 00
Southern Pacific Co., com.....	99,712 35	137,000 00
Southern Ry., pref.....	47,200 00	37,500 00
Union Pacific R. R., com.....	114,254 40	206,000 00
Boylston National Bank, Boston, Mass.....	21,238 00	15,600 00
Chapin National Bank, Springfield, Mass.....	31,302 50	25,750 00
Chicopee National Bank, Springfield, Mass.....	41,694 00	50,400 00
City National Bank, Holyoke, Mass.....	33,328 75	32,400 00
City Trust Co., Boston, Mass.....	80,000 00	78,600 00
Elliot National Bank, Boston, Mass.....	10,496 75	21,800 00
First National Bank, Boston, Mass.....	157,900 00	185,500 00
First National Bank, Northampton, Mass.....	14,041 50	12,870 00
Fourth National Bank, New York.....	23,880 75	41,600 00
Holyoke National Bank, Holyoke, Mass.....	15,800 00	17,000 00
Merchants National Bank, Boston, Mass.....	20,083 00	37,800 00
Merchants National Bank, Worcester, Mass.....	81,275 00	85,000 00
Monson National Bank, Monson, Mass.....	4,406 00	3,000 00
National Bank of Commerce, Boston, Mass.....	60,262 13	69,600 00
National Bank of Commerce, New York.....	48,380 13	61,500 00
National Shawmut Bank, Boston, Mass.....	147,877 00	198,600 00
Northampton National Bank, Northampton, Mass.....	22,912 00	24,400 00
Old Boston National Bank, Boston, Mass.....	12,216 25	13,000 00
Secor National Bank, Boston, Mass.....	107,945 00	120,500 00
Springfield National Bank, Springfield, Mass.....	19,000 00	20,000 00
Third National Bank, Springfield, Mass.....	80,642 50	92,000 00
Webster & Atlas National Bank, Boston, Mass.....	13,056 00	18,000 00
American Express Co.....	101,487 50	150,000 00
American Telephone & Telegraph Co.....	63,750 00	71,500 00
Fitchburg Gas & Electric Light Co., Fitchburg, Mass.....	52,655 00	56,550 00
Holyoke Water Power Co., Holyoke, Mass.....	30,555 00	37,500 00
Malden Electric Co., Malden, Mass.....	37,875 00	39,600 00

SCHEDULE A—*Concluded.*

Bonds and Stocks.			
Description.	Book value.	Market value.	
Malden & Melrose Gas Light Co., Malden, Mass. ....	\$ 98,436 00	\$ 84,000 00	
Mass. Gas Companies, pref, Boston, Mass. ....	46,000 00	93,000 00	
N. E. Investment & Security Co., pref, Springfield, Mass. ....	101,412 50	95,550 00	
Pullman Co. ....	66,160 35	142,500 00	
Salem Electric Lighting Co., Salem, Mass. ....	84,742 23	82,500 00	
Springfield Gas Light Co., Springfield, Mass. ....	60,571 43	63,750 00	
Underwriters Salvage Co., Chicago, Ill. ....	1,000 00	750 00	
Underwriters Salvage Co., New York. ....	1,000 00	1,250 00	
United Electric Light Co., Springfield, Mass. ....	43,567 00	40,250 00	
Totals.....	<u>\$6,171,002 77</u>	<u>\$6,961,790 00</u>	

## SPRING GARDEN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 306-310 Walnut street, Philadelphia, Pa.; incorporated Apr. 15, 1835; commenced business in Illinois Feb. 16, 1883.]

CLARENCE E. PORTER, President.

EDWARD L. GOFF, Secretary.

BAVIER C. MILLER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$400,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$2,841,219 70</u>

## INCOME.

	Fire.	
Gross premiums.....	\$3,428,178 12	
Deduct gross amount paid for—Reinsurance, fire, \$390,828.38; return premiums, fire, \$694,576.56.....	1,085,404 94	
Total premiums (other than perpetuals).....		\$2,342,773 18
Deposit premiums on perpetual risks.....		4,809 84
Interest on mortgage loans.....	\$ 5,174 20	
Interest on bonds and dividends on stocks.....	94,134 16	
Interest from other sources.....	1,581 46	
Rents—including company's occupancy of its own buildings.....	703 84	
Total interest and rents.....		101,593 66
From other sources, viz: Transfers on perpetual policies, \$202.50; earned on perpetual policies cancelled, \$659.11; earned on perpetual policies forfeited, \$44.00.....		905 61
Agents' balances, previously charged off.....		1,014 96
Profit on sale or maturity of ledger assets.....		29,709 95
Total income.....		<u>\$2,480,807 20</u>
Total.....		<u>\$5,322,026 90</u>

## DISBURSEMENTS.

	Fire.	Perpetual.	
Gross amount paid for losses.....	\$1,455,906 39	\$5,070 11	
Deduct amount received for—Salvage, fire, \$6,842.68; reinsurance, fire, \$184,414.85.....	191,257 53		
Net amount paid for losses.....	\$1,264,648 86	\$5,070 11	\$1,269,718 97
Expenses of adjustment, settlement of losses.....			15,407 70
Commissions or brokerage.....			501,219 43
Allowances to local agencies for miscellaneous agency expenses.....			5,612 29
Salaries and expenses of special and general agents.....			73,175 85
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			84,136 47
Rents—including company's occupancy of its own buildings.....			5,000 00
Advertising, printing and stationery.....			16,186 08
Postage, telegrams, telephone and express.....			5,873 02
Legal expenses.....			1,624 60
Furniture and fixtures.....			2,306 28
Maps, including corrections.....			7,816 69
Underwriters' boards and tariff associations.....			11,101 26
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			18,644 72
Inspections and surveys.....			7,842 40
Repairs and expenses on real estate.....			106 23
Taxes on real estate.....			277 14
State taxes on premiums.....			59,065 22
Insurance department licenses and fees.....			11,969 72
All other licenses, fees and taxes.....			4,637 64
Other disbursements, viz: Brokerage on perpetual policies, \$409.93; conflagration indemnity, \$6,562.50; commission on sale mortgages, \$137.50.....			7,109 93
Deposit premiums returned.....			10,096 58
Interest and dividends to stockholders.....			32,000 00
Agents' balances charged off.....			2,849 45
Loss on sale or maturity of ledger assets.....			13,713 65
Total disbursements.....			<u>\$2,168,291 30</u>
Balance.....			<u>\$3,153,735 60</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 53,556 77
Mortgage loans on real estate.....	56,925 00
Book value of bonds and stocks.....	2,469,939 50
Cash in office.....	5,060 69
Deposits in trust companies and banks on interest.....	138,926 96
Agent's balances, representing business written subsequent to October 1, last.....	429,326 68
Total ledger assets.....	<u>\$3,153,735 60</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 719 16
Interest accrued on bonds.....	29,521 59
Rents due on company's property.....	12 00
Total.....	30,252 75
Market value of bonds and stocks over book value.....	25,093 00
Other non-ledger assets, viz: Due for reinsurance of losses paid.....	296 47
Gross assets.....	<u>\$3,209,377 82</u>

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Real estate.....	\$21,556 77
Special deposits to secure liabilities in Manitoba.....	10,010 00
Total.....	31,566 77
Total admitted assets.....	<u>\$3,177,811 05</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$105,255 14	
Losses in process of adjustment, or in suspense .....	197,804 99	
Losses resisted .....	39,986 08	
Total claims for losses .....	\$342,546 21	
Deduct reinsurance .....	67,312 18	
Net amount of unpaid losses .....		\$ 275,234 03
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$902,099 78	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	726,598 32	
Total unearned premiums as computed above .....		1,628,698 10
Amount reclaimable by the insured on perpetual fire insurance policies .....		312,868 53
State, county and municipal taxes due or accrued .....		35,000 00
Total .....		\$2,251,900 66
Less liabilities secured by special deposits in Manitoba—Losses, \$2,500.00; unearned premiums, \$4,401.39 .....		6,901 39
Total liabilities, except capital stock .....		\$2,244,999 27
Cash capital .....	\$400,000 00	
Surplus over all liabilities .....	532,911 78	
Surplus to policy holders .....		932,911 78
Total .....		\$3,177,811 05

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$263,816,121 47	\$3,181,799 52
Written during the year .....	269,415,804 11	3,428,178 12
Totals .....	\$533,231,925 58	\$6,609,977 64
Expired and terminated .....	245,453,709 15	3,055,073 25
In force at end of the year .....	\$287,778,216 43	\$3,554,904 39
Deduct amount reinsured .....	34,526,630 67	464,333 72
Net amount in force .....	\$253,251,585 76	\$3,090,570 67
Perpetual risks not included above, \$14,939,970.49; premiums on same, \$342,076.14.		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$135,734,638 28	\$1,804,199 57
More than one and not more than three years to run .....	86,652,043 03	932,584 94
More than three years to run .....	30,864,904 45	353,776 16
Net amount in force Dec. 31, 1909 .....	\$253,251,585 76	\$3,090,570 67

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 40,000 00
Losses incurred during the year, fire, \$1,221,001.79; perpetual, \$4,562.99 .....	1,225,564 78
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$24,159,124 96
Less .....	9,749,780 15
Net risks written .....	\$14,409,364 81
Gross premiums received .....	\$291,022 94
Less .....	101,126 17
Net premiums received .....	\$189,896 77
Net losses paid .....	\$74,074 32
Net losses incurred .....	\$83,155 15

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value
East Portland, Ore., city of, light, 6s.....	\$12,700 00	\$11,200 00
East Portland, Ore., city of, water, 6s.....	7,620 00	6,720 00
New York, city of, assessment, gold, 3½s.....	25,165 63	24,500 00
New York, city of, additional water, gold, 3½s.....	28,796 88	29,250 00
New York, city of, corp. gold, 4½s.....	54,312 50	55,000 00
New York, city of, corp. gold, docks and ferries, 3½s.....	25,937 50	22,437 50
New York, city of, corp. gold, Newtown Creek bridge, 3½s.....	40,668 75	40,387 50
New York, city of, corp. gold, Rapid Transit const., 3½s.....	47,937 50	44,875 00
New York, city of, corp. gold, school, 3½s.....	25,468 75	22,437 50
Portland, Ore., city of, water loan, 5s.....	31,387 50	32,550 00
Portland, Ore., city of, water loan, 5s.....	1,150 55	1,075 00
Portland, Ore., port of, dry dock, 4s.....	2,050 00	1,960 00
Portage la Prairie, Manitoba, city of, deb., 5s.....	2,094 40	2,090 00
Richmond, Va., city of, refund., series D, 4s.....	21,150 00	19,900 00
Winnipeg, Man., city of, deb., 4½s.....	7,940 00	7,920 00
Baltimore & Ohio R. R. Co., prior lien gold, 3½s.....	46,484 50	46,125 00
Buffalo, Rochester & Pittsburgh Ry. equip. gold, 4½s.....	4,700 00	4,975 00
Buffalo, Rochester & Pittsburgh R. R. Co., equip., gold, 4½s.....	19,987 50	19,900 00
Chesapeake & Ohio Ry. Co., car trust, series D, 4s.....	4,952 13	4,950 00
Chesapeake & Ohio Ry. Co., mort., gold, 6s.....	25,423 75	25,250 00
Chicago, Burlington & Quincy R. R. Co., Illinois div., mort., 4s.....	25,000 00	25,125 00
Chicago, Milwaukee & St. Paul Ry. Co., gold, 4s.....	47,387 50	46,750 00
Chicago Railways Co., 1st mort., gold, 5s.....	24,250 00	25,250 00
Chicago, Rock Island & Pacific Ry. Co., equip., gold, series C, 4½s.....	24,875 00	24,812 50
Chicago, Rock Island & Pacific Ry. Co., 1st refund. mort., gold, 4s.....	46,437 50	45,500 00
Choctaw, Oklahoma & Gulf R. R. Co., gen. mort., gold, 5s.....	52,692 75	52,250 00
Choctaw, Oklahoma & Gulf R. R. Co., consol. mort., gold, 5s.....	27,095 00	27,500 00
Citizens Street Ry. Co. of Indianapolis, Ind., consol. mort., gold, 5s.....	26,883 00	26,375 00
Cleveland, Akron & Columbus Ry. Co., new 1st consol. mort., gold, 4s.....	19,472 50	19,200 00
Colorado & Southern Ry. Co., refund. and ext. mort., gold, 4½s.....	49,781 25	48,875 00
Consolidated Traction Co. of N. J., 1st mort., gold, 5s.....	54,150 00	52,500 00
East St. Louis & Suburban Co., col. trust, gold, 5s.....	51,157 50	49,500 00
Erie & Pittsburgh R. R. Co., gen. mort., gold, 3½s.....	42,243 75	42,075 00
Grand Rapids & Indiana R. R. Co., qst mort., gold, 4½s.....	27,098 00	26,250 00
Kansas City Southern Ry. Co., 1st mort., gold, 3s.....	36,106 00	36,375 00
Lehigh Valley R. R. Co., gen. consol. mort., gold, 4s.....	48,896 75	48,250 00
Missouri, Kansas & Texas Ry. Co., gen. mort., sink. fund, gold, 4½s.....	45,861 25	45,500 00
New York, Philadelphia & Norfolk R. R., 1st mort., gold, 4s.....	15,669 75	14,775 00
New York, Philadelphia & Norfolk R. R., income mort., 4s.....	43,037 00	46,500 00
Norfolk & Western Ry. Co., equip. trust, series B, 4s.....	24,778 40	24,750 00
Norfolk & Western Ry. Co., 1st lien and gen. mort., gold, 4s.....	48,250 00	46,375 00
Norfolk & Western Ry. Co., 10-25-yrs. convt., gold, 4s.....	9,937 50	10,150 00
Northern Pacific-Great Northern (C. B. & Q., col.), gold, 4s.....	46,921 00	48,500 00
Pennsylvania Co., gold loan of 1901, 3½s.....	72,025 44	73,125 00
Pennsylvania Co., guar. gold certs., 3½s.....	44,601 50	45,000 00
Pennsylvania R. R. Co., consol. mort., sterling, 4s.....	50,812 50	52,250 00
Philadelphia, Baltimore & Washington R. R. Co., serial gold, 4s.....	24,672 50	24,687 50
Philadelphia, Baltimore & Washington R. R. Co., serial gold, 4s.....	24,625 00	24,687 50
Portland, Ore. Ry. Co., 1st and refund. mort., S. F. gold, 5s.....	24,937 50	25,000 00
Rochester Ry. Co., N. Y., 1st mort., gold, 5s.....	53,523 50	52,625 00
Rochester Ry. Co., 2d mort., gold, 5s.....	48,370 00	51,000 00
Southern Ry., equip. trust certs., series L, 4½s.....	24,885 00	24,750 00
Southern Pacific Co., 20-yr. convt., gold, 4s.....	49,861 68	52,750 00
Southern Pacific R. R. Co., 1st refund. mort., gold, 4s.....	46,462 75	47,375 00
St. Louis Merchants Bridge Terminal Ry., 1st mort., gold, 5s.....	43,623 75	43,600 00
St. Louis & San Francisco R. R. Co., refund. mort., gold, 4s.....	65,663 00	63,750 00
Union Pacific R. R. Co., 1st lien and refund. mort., gold, 4s.....	49,656 25	49,000 00
Washington Terminal Co., 1st mort., gold, 3½s.....	31,625 00	31,875 00
Washington Terminal Co., 1st mort., gold, 3½s.....	4,518 75	4,525 00
Western Maryland R. R. Co., 1st mort., gold, 4s.....	22,525 00	21,437 50
Wilmington & Northern R. R., gen. mort., gold, 5s.....	31,987 50	32,850 00
Wisconsin Central Ry., 1st gen. mort., gold, 4s.....	47,883 75	47,000 00
Edison Electric, gold trust certs., 5s.....	48,922 37	54,000 00
International Navigation Co. of N. J., 1st mort., gold, 5s.....	50,212 50	42,330 00
Lehigh Valley Coal Co., 1st mort., gold, 5s.....	24,438 25	27,250 00
Philadelphia Co., Pa., 1st mort. and col. trust, gold, 5s.....	26,645 50	26,125 00
Atchison, Topeka & Santa Fé Ry. Co., pref.....	10,359 63	10,350 00
Great Northern Ry. Co., pref.....	59,562 50	71,750 00
Northern Central Ry. Co.....	43,855 01	50,000 00
Fourth St. National Bank of Philadelphia.....	18,085 00	29,000 00
Girard National Bank of Philadelphia.....	27,100 00	30,000 00
Consolidated Gas Co., N. Y.....	99,199 13	96,000 00
Golden Hill Building Co., N. Y. City.....	25,000 00	25,000 00
Underwriters Salvage Co., N. Y.....	500 00	500 00
Totals.....	\$2,469,939 50	\$2,495,032 50

## STANDARD FIRE INSURANCE COMPANY OF IOWA.

YEAR ENDING DECEMBER 31, 1909.

[Located at Keokuk National Bank building, Keokuk, Ia.; incorporated, 1904; commenced business Illinois Sept. 14, 1908.]

F. C. OVERTON, President.

N. A. KING, Secretary.

FRANK M. RICE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$210,268 10

## INCOME.

	Fire.	
Gross premiums.....	\$132,130 88	
Deduct gross amount paid for—Reinsurance, fire, \$15,371.40; return premiums, fire, \$37,643.92.....	53,015 32	
Total premiums (other than perpetuals).....		\$79,115 56
Interest on mortgage loans.....	\$6,210 41	
Interest from other sources.....	23 24	
Total interest.....		6,233 65
Total income.....		\$85,349 21
Total.....		\$295,617 31

## { DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$55,928 80	
Deduct amount received for—Salvage, fire, \$230.70; reinsurance, fire, \$11,741.51.....	11,972 24	
Not amount paid for losses.....		\$43,956 56
Expenses of adjustment, settlement of losses.....		1,088 98
Commissions or brokerage.....		24,084 04
Salaries and expenses of special and general agents.....		3,009 95
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		8,429 60
Rents—including company's occupancy of its own buildings.....		375 00
Advertising, printing and stationery.....		1,396 68
Postage, telegrams, telephone and express.....		724 88
Inspections and surveys.....		133 29
State taxes on premiums.....		385 00
Insurance department licenses and fees.....		666 93
All other licenses, fees and taxes.....		524 03
Other disbursements, viz: Miscellaneous, \$1,110.08; interest, \$330.59.....		1,440 67
Decrease in book value of ledger assets.....		432 29
Total disbursements.....		\$86,590 30
Balance.....		\$209,027 01

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$120,550 00
Cash in office.....	127 66
Deposits in trust companies and banks not on interest.....	23,726 35
Agent's balances, representing business written subsequent to October 1, last.....	11,689 21
Agent's balances, representing business written prior to October 1, last.....	3,146 24
Bills receivable taken for fire risks.....	48,058 41
Other ledger assets, viz: Furniture and fixtures, \$1,329.14 and supplies, \$400.00.....	1,729 14
Total ledger assets.....	\$209,027 01

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,091 44
Gross assets.....	\$212,118 45

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$ 400 00
Furniture, fixtures and safes.....	1,329 14
Agent's balances, representing business written prior to October 1, last.	3,146 24
Bills receivable, past due, taken for marine, inland and fire risks.....	4,725 71
Total.....	9,601 09
Total admitted assets.....	\$202,517 36

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$8,185 00
Losses resisted.....	1,000 00
Total claims for losses.....	\$9,185 00
Deduct reinsurance.....	3,005 00
Net amount of unpaid losses.....	\$ 6,180 00
Unearned premiums at 50 per cent on fire risks running one year or less.	\$23,212 29
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	34,811 10
Total unearned premiums as computed above.....	58,023 39
Commissions, brokerage and other charges due or to become due to agents and brokers.	7,749 79
Reinsurance premiums.....	750 00
Total liabilities, except capital stock.....	\$ 72,703 18
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	29,814 18
Surplus to policy holders.....	129,814 18
Total.....	\$202,517 36

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$7,104,744 00	\$185,883 71
Written during the year.....	6,432,346 00	132,130 88
Totals.....	\$13,537,090 00	\$297,994 59
Expired and terminated.....	5,274,572 00	94,627 86
In force at end of the year.....	\$8,262,518 00	\$203,066 63
Deduct amount reinsured.....	2,303,803 00	88,389 79
Net amount in force.....	\$5,958,715 00	\$114,676 84

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$2,784,512 00	\$46,424 59
More than one and not more than three years to run.....	1,302,703 00	19,535 73
More than three years to run.....	1,871,500 00	48,716 52
Net amount in force Dec. 31, 1909.....	\$5,958,715 00	\$114,676 84

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 6,000 00
Losses incurred during the year, fire.....	38,684 64
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$852,555 00
Less.....	426,565 00
Net risks written.....	<u>\$425,990 00</u>
Gross premiums received.....	\$16,868 62
Less.....	7,864 05
Net premiums received.....	<u>\$9,004 57</u>
Net losses paid.....	<u>\$12,110 66</u>
Net losses incurred.....	<u>\$12,073 19</u>

## THE STATE INSURANCE COMPANY OF NEBRASKA.

YEAR ENDING DECEMBER 31, 1909.

[Located at Room 1 N. Y. Life building, Omaha, Neb.; incorporated May, 1903; commenced business in Illinois July 6, 1909.]

E. A. CUDAHY, President.

A. J. LOVE, Secretary.

GEORGE E. SHIPMAN, Attorney in Illinois at Chipman.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	\$196,396 46
Increase of paid up capital during the year.....	100,000 00
Surplus paid in by stockholders.....	<u>50,000 00</u>
Extended at.....	<u>\$346,396 46</u>

## INCOME.

	Fire.
Gross premiums.....	\$187,102 76
Deduct gross amount paid for—Reinsurance, fire, \$22,902.02; return premiums, fire, \$31,302.87.....	<u>54,204 89</u>
Total premiums (other than perpetuals).....	\$132,897 87
Interest on mortgage loans.....	\$4,114 16
Interest on bonds.....	3,726 31
Interest from other sources.....	<u>630 31</u>
Total interest and rents.....	8,470 78
Agents' balances previously charged off.....	<u>1 39</u>
Total income.....	<u>\$141,370 04</u>
Total.....	<u>\$487,766 50</u>

## DISBURSEMENTS

	Fire.
Gross amount paid for losses.....	\$57,017 33
Deduct amount received for—Salvage, fire, \$62.69; reinsurance, fire, \$11,486.21.....	11,547 90
Net amount paid for losses.....	\$45,469 43
Expenses of adjustment, settlement of losses.....	481 08
Commissions or brokerage.....	26,735 28
Salaries and expenses of special and general agents.....	10,254 76
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	11,659 62
Rents—including company's occupancy of its own buildings.....	1,200 00
Advertising, printing and stationery.....	3,241 03
Postage, telegrams, telephone and express.....	1,369 80
Legal expenses.....	278 13
Furniture and fixtures.....	247 25
Maps, including corrections.....	182 00
Underwriters' boards and tariff associations.....	616 74
State taxes on premiums.....	1,364 50
Insurance department licenses and fees.....	1,615 76
Other disbursements, viz: Home office expenses, \$952.58; investment expenses, \$26.55..	979 43
Interest and dividends to stockholders.....	6,000 00
Agents' balances charged off.....	5 61
Loss on sale or maturity of ledger assets.....	975 00
Total disbursements.....	\$112,715 42
Balance.....	\$375,051 08

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$233,870 00
Book value of bonds (Schedule A).....	81,576 88
Cash in office.....	359 28
Deposits in trust companies and banks not on interest.....	23,038 09
Deposits in trust companies and banks on interest.....	11,076 00
Agents' balances, representing business written subsequent to October 1, last.....	24,086 53
Agent's balances, representing business written prior to October 1, last.....	131 50
Bills receivable taken for fire risks.....	912 80
Total ledger assets.....	\$375,051 08

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,512 53
Interest due and accrued on bonds.....	683 33
Interest due and accrued on other assets.....	155 59
Total.....	5,351 45
Gross assets.....	\$380,402 53

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 131 50
Book values of ledger assets over market value, viz: Bonds.....	2,076 88
Omaha Auditorium bonds.....	100 00
Total.....	2,308 38
Total admitted assets.....	\$378,094 15

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$4,414 50
Losses resisted.....	689 10
Total claims for losses.....	\$5,103 60
Deduct reinsurance.....	400 00
Net amount of unpaid losses.....	\$ 4,703 60
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$32,424 33
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	85,619 22
Total unearned premiums as computed above.....	118,043 55
All other liabilities, viz: Due other companies for reinsurance.....	4,324 86
Total liabilities, except capital stock.....	\$127,072 01
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	51,022 14
Surplus to policy holders.....	251,022 14
Total.....	\$378,094 15

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$14,249,552 00	\$219,003 36
Written during the year.....	12,681,135 00	187,102 76
<b>Totals.....</b>	<b>\$26,830,687 00</b>	<b>\$406,106 12</b>
Expired and terminated.....	8,309,427 00	154,154 38
In force at end of the year.....	\$18,521,260 00	\$251,951 74
Deduct amount reinsured.....	2,859,015 00	40,059 85
<b>Net amount in force.....</b>	<b>\$15,662,245 00</b>	<b>\$211,891 89</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$5,008,895 00	\$64,848 67
More than one and not more than three years to run.....	4,407,182 00	45,118 40
More than three years to run.....	6,246,168 00	101,924 82
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$15,662,245 00</b>	<b>\$211,891 89</b>

## GENERAL INTERROGATORIES.

Largest amount written on any risk not deducting reinsurance.....	\$10,000 00
Losses incurred during the year, fire.....	50,002 37
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$371,456 00
Less.....	77,050 00
<b>Net risks written.....</b>	<b>\$294,406 00</b>
Gross premiums received.....	\$6,082 78
Less.....	1,159 09
<b>Net premiums received.....</b>	<b>\$4,923 69</b>
Net losses paid.....	\$1,041 73
Net losses incurred.....	\$2,407 73

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Burlington, Cedar Rapids & Northern Ry. Co., 5s.....		\$11,762 50	\$11,500 00
St. Louis, Iron Mt. & Southern Ry. Co., 4s.....		13,800 00	13,200 00
Lincoln, Neb., refund., 4s.....		4,045 00	4,000 00
New York Central & Hudson River Ry. Co., 4s.....		4,030 00	3,830 00
Southern Pacific Ry. Co., 4s.....		10,615 00	10,422 50
Oregon Short Line, 4s.....		15,340 00	15,160 00
Lake Shore & Michigan Southern Ry., 4s.....		4,987 50	4,782 50
Omaha Country Club, 5s.....		6,300 00	6,300 00
New York Central & Hudson River, gold note, 5s.....		4,981 25	5,000 00
New York City, reg., corp., 4s.....		5,415 63	5,025 00
Omaha Auditorium, 5s.....		100 00	100 00
Western Adjustment & Inspection Co., 6s.....		200 00	200 00
<b>Totals.....</b>		<b>\$81,576 88</b>	<b>\$79,500 00</b>

## STUYVESANT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 111 William street, New York, N. Y.: incorporated Nov. 25, 1850; commenced business in Illinois Apr. 9, 1902.]

A. R. PIERSON, President.

C. A. GARTHWAITE, Secretary.

CHAS. E. ROLLINS, Jr., Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$400,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$1,016,965 08

## INCOME.

	Fire.	
Gross premiums.....	\$1,034,251 50	
Deduct gross amount paid for—Reinsurance, fire, \$113,272.77; return premiums, fire, \$213,966.90.....	332,769 67	
Total premiums.....		\$701,481 83
Interest on mortgage loans.....	\$ 700 00	
Interest on bonds and dividends on stocks.....	34,224 75	
Interest from other sources.....	780 96	
Total interest.....		35,705 71
Total income.....		\$737,187 54
Total.....		\$1,754,152 62

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$382,961 08	
Deduct amount received for—Salvage, fire, \$2,506.99; reinsurance, fire, \$32,281.12.....	34,788 11	
Net amount paid for losses.....		\$348,172 97
Expenses of adjustment, settlement of losses.....		5,159 35
Commissions or brokerage.....		171,731 18
Allowances to local agencies for miscellaneous agency expenses.....		4,102 61
Salaries and expenses of special and general agents.....		1,200 00
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		9,532 20
Rents—including company's occupancy of its own buildings.....		1,666 65
Advertising, printing and stationery.....		2,215 71
Postage, telegrams, telephone and express.....		102 48
Legal expenses.....		2,197 10
Maps, including corrections.....		97 50
Underwriters' boards and tariff associations.....		1,367 03
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		1,281 73
State taxes on premiums.....		5,472 39
Insurance department licenses and fees.....		3,290 35
Interest and dividends to stockholders.....		32,000 00
Total disbursements.....		\$589,589 25
Balance.....		\$1,164,563 37

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 14,000 00
Book value of bonds and stocks (Schedule A).....	942,805 02
Cash in office.....	4,456 34
Deposits in trust companies and banks not on interest.....	29,731 85
Deposits in trust companies and banks on interest.....	4,891 93
Agent's balances representing business written subsequent to October 1, last.....	158,099 15
Bills receivable taken for fire risks.....	579 08
Other ledger assets, viz: Deposited with Province Manitoba, Canada.....	10,000 00
Total ledger assets.....	\$1,164,563 37

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 291 66	
Interest accrued on bonds .....	3,185 82	
Total .....		\$ 3,477 48
Market value of bonds and stocks over book value .....		14,056 98
Gross assets .....		<u>\$1,182,097 53</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due, taken for marine, inland and fire risks .....	\$ 579 08	
Special deposits to secure liabilities in Manitoba .....	10,000 00	
Total .....		10,579 08
Total admitted assets .....		<u>\$1,171,518 75</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$84,228 53	
Losses resisted .....	6,000 00	
Total claims for losses .....	\$90,228 53	
Deduct reinsurance .....	16,264 86	
Net amount of unpaid losses .....		\$ 73,963 67
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$317,434 10	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	57,012 62	
Total unearned premiums as computed above .....		374,446 72
State, county and municipal taxes due or accrued .....		5,000 00
Total .....		\$453,410 39
Less liabilities secured by special deposits in Manitoba .....		1,367 49
Total liabilities, except capital stock .....		\$452,012 90
Cash capital .....	\$400,000 00	
Surplus over all liabilities .....	319,505 85	
Surplus to policy holders .....		719,505 85
Total .....		<u>\$1,171,518 75</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906 .....	\$45,926,173 00	\$ 570,002 42
Written during the year .....	80,869,335 00	1,034,251 50
Totals .....	\$126,795,508 00	\$1,604,253 92
Expired and terminated .....	64,420,969 00	791,033 46
In force at end of the year .....	\$62,374,539 00	\$813,220 46
Deduct amount reinsured .....	6,318,890 00	82,542 51
Net amount in force .....	<u>\$56,055,659 00</u>	<u>\$730,677 95</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$48,414,791 00	\$634,868 22
More than one and not more than three years to run .....	6,839,378 00	82,687 18
More than three years to run .....	801,490 00	13,122 55
Net amount in force Dec. 31, 1909 .....	<u>\$56,055,659 00</u>	<u>\$730,677 95</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire .....	327,880 06
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$6,091,145 00
Less.....	2,121,839 00
Net risks written.....	<u>\$3,969,306 00</u>
Gross premiums received.....	\$85,683 47
Less.....	23,100 89
Net premiums received.....	<u>\$62,582 78</u>
Net losses paid.....	<u>\$23,998 98</u>
Net losses incurred.....	<u>\$26,712 56</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
New York City, dock, 3s.....	\$ 24,880 85	\$22,750 00
New York City, repairing street and avenues, 3s.....	12,450 45	12,125 00
New York City, rapid transit, 3s.....	119,632 44	96,000 00
New York City, police department, 3s.....	4,987 77	4,100 00
New York City, new grounds for building college of City of N. Y., 3½s.....	1,035 00	980 00
New York City, school house, 3½s.....	3,105 00	2,940 00
New York City, assessment, 3½s.....	4,875 25	4,900 00
New York City, rapid transit, 3½s.....	21,760 56	18,000 00
New York City, additional water stock, 3½s.....	29,127 50	29,400 00
New York City, corp., 4½s.....	10,878 75	11,100 00
New York City, to provide of supply of water, 4½s.....	11,005 00	11,100 00
Atchison, Topeka & Santa Fé, convt., gold, 5s.....	31,479 66	36,900 00
Carolina, Clinchfield & Ohio R. R., 1st mort., gold, 5s.....	24,875 00	25,000 00
Chicago, Rock Island & Pacific R. R., gold, 4s.....	12,637 50	12,600 00
Delaware & Hudson Co., convt., gold, 4s.....	25,468 75	25,750 00
Pennsylvania R. R., convt., gold, 3½s.....	23,719 75	24,250 00
Pennsylvania Co., 25-yr. gold, 4s.....	5,050 00	4,900 00
Broadway Surface R. R., New York City, mort., 5s.....	10,425 00	10,300 00
Brooklyn Rapid Transit Co., 1st refund. mort., 4s.....	20,781 25	21,750 00
Lexington Ave. & Pavonia Ferry R. R. Co., 1st mtg., 5s.....	15,443 75	14,100 00
American Telephone & Telegraph Co., convt., 4s.....	14,175 00	15,900 00
New York Gas & Electric Light, Heat & Power Co., gold, 4s.....	4,231 25	4,200 00
Atchison, Topeka & Santa Fé R. R., pref.....	20,287 50	21,000 00
Baltimore & Ohio R. R., com.....	44,977 25	47,200 00
Chicago, Milwaukee & St. Paul R. R., com.....	29,925 00	31,600 00
Chicago, Milwaukee & St. Paul R. R., pref.....	26,225 00	34,400 00
Delaware & Hudson Co.....	14,191 50	18,500 00
Denver & Rio Grande R. R., pref.....	8,550 00	8,700 00
Erie R. R., 1st pref.....	16,225 00	10,200 00
Great Northern Ry., pref.....	41,352 00	43,200 00
Kansas City, Fort Scott & Memphis R. R.....	15,025 00	16,000 00
Hocking Valley R. R.....	9,162 50	9,200 00
Louisville & Nashville R. R.....	15,362 50	15,800 00
Manhattan Ry.....	13,612 50	14,100 00
Minneapolis, St. Paul & Sault St. Marie Ry., pref.....	15,712 50	16,956 00
Minneapolis, St. Paul & Sault St. Marie Ry., com.....	1,600 00	2,272 00
Missouri Pacific R. R.....	9,975 00	7,344 00
Northern Pacific R. R.....	53,907 35	73,000 00
Pennsylvania R. R.....	13,285 94	13,700 00
Southern Ry., pref.....	10,012 50	7,500 00
Union Pacific Ry.....	19,137 50	20,800 00
Consolidated Gas Co.....	68,025 00	64,000 00
Peoples Gas Light & Coke Co., Chicago.....	17,191 50	23,200 00
Borough National Bank of N. Plainfield, N. J.....	2,775 00	2,750 00
Chatham National Bank of N. Y. City.....	11,400 00	12,750 00
Golden Hill Building Co.....	25,000 00	25,000 00
Louisville Property Co.....	100 00	45 00
North American Co.....	8,262 50	8,600 00
Totals.....	<u>\$942,805 02</u>	<u>\$956,862 00</u>

# SUN INSURANCE COMPANY OF NEW ORLEANS.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 308 Camp street, New Orleans, La.; incorporated November, 1855; commenced business in Illinois Oct. 10, 1906.]

CHARLES JANVIER, President.

WM. P. MAUS, Secretary.

CHARLES M. ROGERS, Attorney in Illinois at Chicago.

### CAPITAL.

Capital stock paid in cash .....	<u>\$500,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year .....		<u>\$1,214,958 27</u>

### INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$955,545 36	\$30,699 54	
Deduct gross amount paid for—			
Reinsur., fire, \$133,618.96; mar. and inl., \$4,678.70			
Ret. pre., fire, 180,766.91; mar. and inl., 318.51	314,385 87	4,997 21	
Total premiums (other than perpetuals) .....	<u>\$641,159 49</u>	<u>\$25,702 33</u>	\$666,861 82
Interest on mortgage loans .....		\$ 401 33	
Interest on bonds and dividends on stocks .....		45,359 00	
Rents—including company's occupancy of its own buildings .....		3,000 00	
Total interest and rents .....			48,760 33
From other sources, viz—			
Bills payable .....			305,000 00
Profit and loss account various .....			49 12
Total income .....			<u>\$1,020,671 27</u>
Total .....			<u>\$2,235,629 54</u>

### DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$393,666 05	\$16,280 48	
Deduct amount received for—			
Salvage, fire, \$5,847.40; mar. and inl. \$1,568.98..			
Reinsur., fire, \$49,429.94 .....	55,277 34	1,568 98	
Net amount paid for losses .....	<u>\$338,388 71</u>	<u>\$14,711 50</u>	\$353,100 21
Expenses of adjustment, settlement of losses .....			5,970 94
Commissions or brokerage .....			165,862 33
Salaries and expenses of special and general agents .....			10,266 05
Salaries, fees and other charges of officers, directors, trustees, agents and employes. ....			30,120 82
Rents—including company's occupancy of its own buildings .....			3,000 00
Advertising, printing and stationery .....			7,496 63
Postage, telegrams, telephone and express .....			3,069 64
Legal expenses .....			500 04
Maps, including corrections .....			918 39
Underwriters' boards and tariff associations .....			5,724 12
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.			1,487 76
Inspections and surveys .....			530 12
Taxes on real estate .....			1,120 00
State taxes on premiums .....			7,957 27
Insurance department licenses and fees .....			5,840 23
All other licenses, fees and taxes .....			3,112 56
Taxes on assets .....			1,302 10
Other disbursements, viz: Bills payable, \$248,000.00; directors fees, \$967.50; general expenses, \$6,133.24; interest on bills payable, \$6,888.63; miscellaneous expenses, \$1,594.84			263,584 21
Interest and dividends to stockholders .....			50,085 00
Total disbursements .....			<u>\$921,048 42</u>
Balance .....			<u>\$1,314,581 12</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 40,000 00
Mortgage loans on real estate.....	7,000 00
Book value of bonds and stocks (Schedule A).....	1,189,320 60
Cash in office.....	9 45
Deposits in trust companies and banks not on interest.....	13,030 25
Agent's balances, representing business written subsequent to October 1, last.....	63,304 18
Agent's balances, representing business written prior to October 1, last.....	650 00
Other ledger assets, viz: Uncollected reinsurance on losses paid.....	1,266 64
Gross assets.....	<u>\$1,314,581 12</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 650 00
Book values of ledger assets over market value, viz: Bonds and stocks.....	61,079 35
Total.....	<u>61,729 35</u>
Total admitted assets.....	<u>\$1,252,851 77</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 9,404 64	
Losses in process of adjustment, or in suspense.....	46,295 56	
Losses resisted.....	2,492 80	
Total claims for losses.....	<u>\$58,193 00</u>	
Deduct reinsurance.....	7,826 40	
Net amount of unpaid losses.....		\$50,366 60
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$220,846 00	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	257,034 35	
Total unearned premiums as computed above.....		477,880 95
Cash dividends remaining unpaid to stockholders.....		25,615 00
State, county and municipal taxes due or accrued.....		1,500 00
Reinsurance premiums.....		3,737 30
Due and to become due for borrowed money.....		57,000 00
Total liabilities, except capital stock.....		<u>\$616,099 85</u>
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	136,751 92	
Surplus to policy holders.....		636,751 92
Total.....		<u>\$1,252,851 77</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$64,861,299 00	\$965,395 74		
Written during the year.....	65,718,866 00	955,545 36	\$7,543,916 00	\$30,699 84
Totals.....	<u>\$130,580,165 00</u>	<u>\$1,920,941 10</u>	<u>\$7,543,916 00</u>	<u>\$30,699 84</u>
Expired and terminated.....	55,663,786 00	840,722 59	7,543,916 00	30,699 84
In force at end of the year.....	\$74,916,379 00	\$1,080,218 51		
Deduct amount reinsured.....	10,962,849 00	173,426 11		
Net amount in force.....	<u>\$63,953,530 00</u>	<u>\$906,792 40</u>		

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$32,368,447 00	\$441,693 20
More than one and not more than three years to run.....	26,596,415 00	383,742 23
More than three years to run.....	4,988,668 00	81,356 97
Net amount in force Dec. 31, 1909.....	<u>\$63,953,530 00</u>	<u>\$906,792 40</u>



## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$500,000 00
Losses incurred during the year, fire, \$341,842.65; marine and inland, \$13,951.39.....	355,794 04
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,560,140 00
Less.....	860,079 00
Net risks written.....	<u>\$1,700,061 00</u>
Gross premiums received.....	\$35,113 54
Less.....	8,593 48
Net premiums received.....	<u>\$26,520 06</u>
Net losses paid.....	<u>\$11,778 37</u>
Net losses incurred.....	<u>\$10,229 43</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value	Market value.
New Orleans City, consol., 4s.....		\$310,273 75	\$304,500 00
New Orleans City, public imp., 4s.....		553,952 13	554,000 00
Louisiana, consol., 4s.....		25,553 75	25,000 00
United States, reg., 4s.....		12,800 00	12,000 00
Orleans, levee district, 5s.....		27,909 72	27,500 00
New Orleans City, prem., 5s.....		24,191 25	24,191 25
Canal-Louisiana Bank & Trust Co. of New Orleans, La.....		234,640 00	181,050 00
Totals.....		<u>\$1,189,320 60</u>	<u>\$1,128,241 25</u>

## TEUTONIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

Located at No. 735 Ohio street, E. N. S. Pittsburgh, Pa.; incorporated July, 1871; commenced business in Illinois Apr. 23, 1904.]

HENRY GERWIG, President.

C. W. GERWIG, Secretary.

JACOB LOEB, Attorney in Illinois, at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$862,886 92</u>

## INCOME.

	Fire.	
Gross premiums.....	\$652,712 67	
Deduct gross amount paid for—Reinsurance, fire, \$43,749.03; return premiums, fire, \$103,933.45.....	147,682 48	
Total premiums.....		\$505,030 19
Interest on mortgage loans.....	\$42,707 41	
Interest on bonds.....	1,250 00	
Interest from other sources.....	810 06	
Rents—including company's occupancy of its own buildings.....	1,500 00	
Total interest and rents.....		46,267 47
From other sources, viz: Discount on mortgage.....		69 00
Total income.....		\$551,366 66
Total.....		\$1,414,253 58

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$237,602 99	
Deduct amount received for—Salvage, fire, \$1,103.49; reinsurance, fire, \$7,743.78.....	8,847 27	
Net amount paid for losses.....		\$228,755 72
Expenses of adjustment, settlement of losses.....		2,563 09
Commissions or brokerage.....		135,104 92
Allowances to local agencies for miscellaneous agency expenses.....		11,209 03
Salaries and expenses of special and general agents.....		7,026 53
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		15,558 33
Rents—including company's occupancy of its own buildings.....		1,500 00
Advertising, printing and stationery.....		2,640 17
Postage, telegrams, telephone and express.....		1,212 40
Legal expenses.....		394 55
Furniture and fixtures.....		492 10
Maps, including corrections.....		2,253 55
Underwriters' boards and tariff associations.....		5,375 58
Fire department, fire patrol and salvage corps assessments, fees taxes and assessments.....		1,28 37
Repairs and expenses on real estate.....		68 06
Taxes on real estate.....		280 26
State taxes on premiums.....		4,587 73
Insurance department licenses and fees.....		1,860 50
Other disbursements, viz: Calenders, \$1,013.95; heat and light, \$325.00; janitor and supplies, \$350.00; traveling and petty expenses, \$423.38.....		2,112 33
Interest and dividends to stockholders.....		40,000 00
Agents' balances charged off.....		113 31
Total disbursements.....		\$464,392 13
Balance.....		\$949,861 45

## LEDGER ASSETS.

Book value of real estate.....	\$ 25,789 63
Mortgage loans on real estate.....	781,767 33
Book value of bonds (Schedule A).....	25,772 09
Cash in office.....	8,066 34
Deposits in trust companies and banks not on interest.....	36,028 07
Agent's balances, representing business written subsequent to October 1, last.....	68,173 52
Agent's balances, representing business written prior to October 1, last.....	1,446 54
Bills receivable taken for fire risks.....	817 98
Total ledger assets.....	\$949,861 45

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$13,469 45
Interest accrued on bonds.....	516 06
Total.....	13,986 11
Market value of real estate over book value.....	4,910 37
Market value of bonds over book value.....	87 91
Gross assets.....	\$968,845 84

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$1,446 54
Total admitted assets.....	<u>\$967,399 30</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 9,361 20	
Losses in process of adjustment or in suspense.....	29,425 55	
Losses resisted.....	1,213 25	
Net amount of unpaid losses.....		\$ 40,000 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$146,297 03	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	279,033 27	
Total unearned premiums as computed above.....		425,330 30
Commissions, brokerage and other charges due or to become due to agents and brokers.....		2,000 00
Total liabilities, except capital stock.....		\$467,330 30
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	300,069 00	
Surplus to policy holders.....		500,069 00
Total.....		<u>\$967,399 30</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$60,945,874 00	\$712,119 28
Written during the year.....	59,421,748 00	652,712 67
Totals.....	\$120,367,622 00	\$1,364,831 93
Expired and terminated.....	43,359,622 00	513,075 98
In force at end of the year.....	\$77,008,000 00	\$851,755 95
Deduct amount reinsured.....	5,105,089 00	54,340 97
Net amount in force.....	<u>\$71,902,911 00</u>	<u>\$797,414 98</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$24,318,287 00	\$292,594 07
More than one and not more than three years to run.....	41,462,825 00	427,671 92
More than three years to run.....	6,121,799 00	77,148 99
Net amount in force Dec. 31, 1909.....	<u>\$71,902,911 00</u>	<u>\$797,414 98</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	239,065 00
Amount loaned to officers and directors.....	6,500 00
Amount loaned to stockholders not officers.....	<u>Nothing</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,443,486 00
Less.....	1,258,030 00
Net risks written.....	<u>\$3,185,456 00</u>
Gross premiums received.....	\$53,445 54
Less.....	11,902 27
Net premiums received.....	<u>\$41,543 27</u>
Net losses paid.....	<u>\$12,463 92</u>
Net losses incurred.....	<u>\$13,083 15</u>

## SCHEDULE A.

Bonds.			
Description.	Book value.	Market value.	
Clairton Steel Co., 1st mort., 5s. ....	\$4,932 09	\$5,000 00	
Pittsburg, McKeesport & Connellsville Ry. Co., 1st consol., 5s. ....	5,082 50	5,150 00	
Philadelphia Co., 1st mort and coll. trust, 5s. ....	5,180 00	5,200 00	
Duquesne Traction Co., 1st mort., 5s. ....	3,202 50	3,150 00	
Pittsburg, Allegheny & Manchester Traction Co., 1st mort., 5s. ....	1,070 00	1,050 00	
Wilkinsburg & East Pittsburg Traction Co., 5s. ....	5,262 50	5,250 00	
United Traction Co., Pittsburg, Pa., 1st mort., 5s. ....	1,062 50	1,080 00	
Totals.....	<u>\$25,772 09</u>	<u>\$25,860 00</u>	

## TEUTONIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 217 Camp street, New Orleans, La.; incorporated April, 1871; commenced business in Illinois November, 1886.]

ALBERT P. NOLL, President.

FRANK LAUGBEHN, Secretary.

BAVIER C. MILLER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$250,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$936,547 12</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$1,146,999 69	\$15,559 42	
Deduct gross amount paid for—			
Reinsur., fire, \$134,670.97; mar. and inl., \$3,980.87			
Ret. pre., fire, 195,270.69; .....	329,941 66	3,980 87	
Total premiums (other than perpetuals).....	<u>\$817,058 03</u>	<u>\$11,578 55</u>	\$828,636 58
Interest on bonds and dividends on stocks.....		\$28,293 00	
Interest from other sources.....		404 73	
Rents—including company's occupancy of its own buildings.....		<u>4,500 00</u>	
Total interest and rents.....			33,197 73
Profit on sale or maturity of ledger assets.....			522 50
Total income.....			<u>\$862,356 81</u>
Total.....			<u>\$1,798,903 93</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$558,616 93	\$7,370 08	
Deduct amount received for—Salvage, fire, \$10,639.76; reinsurance, fire, \$64,177.60.....	74,817 36		
Net amount paid for losses.....	\$483,799 57	\$7,370 08	\$491,169 65
Expenses of adjustment, settlement of losses.....			9,565 94
Commissions or brokerage.....			187,161 83
Allowances to local agencies for miscellaneous agency expenses.....			3,600 00
Salaries and expenses of special and general agents.....			32,902 61
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			28,500 00
Rents—including company's occupancy of its own buildings.....			4,500 00
Advertising, printing and stationery.....			6,072 92
Postage, telegrams, telephone and express.....			2,550 00
Legal expenses.....			1,000 00
Maps, including corrections.....			406 58
Underwriters' boards and tariff associations.....			6,622 35
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			6,946 21
Inspections and surveys.....			4,827 92
Taxes on real estate.....			1,540 00
State taxes on premiums.....			6,343 86
Insurance department licenses and fees.....			4,028 98
Local license and fees.....			9,800 38
Investment expenses.....			878 00
Interest and dividends to stockholders.....			25,330 00
Loss on sale or maturity of ledger assets.....			9,978 75
Total disbursements.....			\$843,725 96
Balance.....			\$955,177 97

## LEDGER ASSETS.

Book value of real estate.....	\$ 70,000 00
Book value of bonds and stocks (Schedule A).....	709,503 50
Cash in office.....	6,091 37
Deposits in trust companies and banks not on interest.....	45,578 80
Agent's balances, representing business written subsequent to October 1, last.....	96,742 02
Other ledger assets, viz: Premiums in course of collection; local accounts.....	27,262 28
Total ledger assets.....	\$955,177 97

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	8,504 16
Gross assets.....	\$963,682 13

## DEDUCT ASSETS NOT ADMITTED.

Premiums, representing business written prior to October 1, last.....	\$ 500 00
Book values of ledger assets over market value, viz: Bonds and stocks.....	15,260 50
Total.....	15,760 50
Total admitted assets.....	\$947,921 63

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 7,550 00
Losses in process of adjustment, or in suspense.....	29,925 00
Losses resisted.....	5,000 00
Total claims for losses.....	\$ 42,475 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$285,426 47
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	221,918 66
Total unearned premiums as computed above.....	507,345 13
Cash dividends remaining unpaid, to stockholders.....	585 00
State, county and municipal taxes due or accrued.....	6,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	500 00
Return premiums, \$300.00; reinsurance premiums, \$3,200.00.....	3,500 00
Total liabilities, except capital stock.....	\$580,405 13
Cash capital.....	\$250,000 00
Surplus over all liabilities.....	137,516 50
Surplus to policy holders.....	387,516 50
Total.....	\$947,921 63

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$84,198,203 00	\$1,029,350 97	.....	.....
Written during the year.....	83,646,185 00	1,146,999 69	\$2,906,319 00	\$15,559 42
Totals.....	\$167,844,388 00	\$2,176,350 66	\$2,906,319 00	\$15,559 42
Expired and terminated.....	82,237,910 00	1,060,863 80	2,906,319 00	15,559 42
In force at end of the year.....	\$85,606,478 00	\$1,115,495 86	.....	.....
Deduct amount reinsured.....	8,857,525 00	123,754 67	.....	.....
Net amount in force.....	<u>\$76,748,953 00</u>	<u>\$991,741 19</u>	<u>.....</u>	<u>.....</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks	Premiums.
In force, having from date of policy not more than one year to run.....	\$41,110,783 00	\$570,852 95
More than one and not more than three years to run.....	31,967,833 00	384,695 12
More than three years to run.....	3,670,337 00	36,193 12
Net amount in force Dec. 31, 1909.....	<u>\$76,748,953 00</u>	<u>\$991,741 19</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire, \$479,799.57; marine and inland, \$7,370.08.....	487,169 68
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$3,835,363 00
Less.....	761,392 00
Net risks written.....	<u>\$3,073,971 00</u>
Gross premiums received.....	\$48,153 21
Less.....	9,622 15
Net premiums received.....	<u>\$38,531 06</u>
Net losses paid.....	<u>\$16,120 12</u>
Net losses incurred.....	<u>\$19,228 49</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Atchafalaya, district levee, 5s.....	\$ 18,404 00	\$ 18,360 00
Lafourche Basin, levee district, 5s.....	6,467 00	6,540 00
New Orleans City, public imp., 4s.....	100,340 00	100,000 00
New Orleans City, 4s.....	263,750 00	255,625 00
New Orleans City, premium, 5s.....	46,940 00	51,000 00
Plaquemine East Bank, levee, 5s.....	9,000 00	10,200 00
Pontchartrain, levee, district D, 6s.....	68,982 50	67,650 00
Red River, Atchafalaya & B. B., district levee, 5s.....	5,200 00	5,400 00
United States, coup., 4s.....	65,500 00	58,000 00
Canal-Louisiana Bank & Trust Co. of New Orleans, La.....	35,200 00	26,400 00
Illinois Central R. R.....	30,200 00	34,040 00
Hibernia Bank & Trust Co. of New Orleans, La.....	29,000 00	28,000 00
Teutonia Bank & Trust Co. of New Orleans, La.....	10,920 00	7,700 00
Whitney-Central National Bank of New Orleans, La.....	5,925 00	5,000 00
United Fruit Co. of Boston, Mass.....	13,675 00	20,328 00
Totals.....	<u>\$709,503 50</u>	<u>\$694,243 00</u>

## TEXAS NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Ft. Worth, Tex.; incorporated Feb. 5, 1906; commenced business in Illinois June 23, 1908.]

E. E. BEWLEY, President.

GLEN WALKER, Secretary.

W. M. UMBDENSTOCK, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$100,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year .....		<u>\$156,761 64</u>

## INCOME.

	Fire	
Gross premiums .....	\$166,304 10	
Deduct gross amount paid for—Reinsurance, fire, \$21,998.77; return premiums, fire, \$34,317.74 .....	56,316 51	
Total premiums .....		\$109,987 59
Interest on mortgage loans .....	\$5,333 08	
Interest on deposits .....	1,004 00	
Dividends on stocks .....	2,372 00	
Interest from other sources .....	498 75	
Total interest .....		9,207 83
Total income .....		<u>\$119,195 42</u>
Total .....		<u>\$275,957 06</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$64,351 04	
Deduct amount received for—Salvage, fire, \$239.66; reinsurance, fire, \$6,536.54 .....	6,776 20	
Net amount paid for losses .....		\$57,574 84
Expenses of adjustment, settlement of losses .....		786 07
Commissions or brokerage .....		5,678 69
Salaries, fees and other charges of officers, directors, trustees, agents and employees .....		11,992 55
Rents—including company's occupancy of its own buildings .....		294 00
Advertising, printing and stationery .....		2,193 57
Postage, telegrams, telephone and express .....		1,174 10
Legal expenses .....		115 00
Furniture and fixtures .....		239 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		401 07
Inspections and surveys .....		5,939 04
State taxes on premiums .....		1,068 28
Insurance department licenses and fees .....		627 03
Occupation tax .....		75 00
Other disbursements, viz: Traveling expenses, \$339.45; miscellaneous expense, \$166.68; insurance, \$35.70; dividends paid policy holders, \$15,549.96 .....		16,091 79
Interest and dividends to stockholders .....		8,500 00
Total disbursements .....		<u>\$112,750 03</u>
Balance .....		<u>\$163,207 03</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$82,919 25
Book value of stocks (Schedule A).....	18,020 00
Cash in office.....	1,372 36
Deposits in trust companies and banks not on interest.....	15,821 76
Deposits in trust companies and banks on interest.....	25,000 00
Agent's balances, representing business written subsequent to October 1, last.....	10,073 66
Other ledger assets, viz: Commercial paper.....	10,000 00
Total ledger assets.....	<u>\$163,207 03</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,027 62
Interest due and accrued on commercial paper.....	6 25
Interest due and accrued on other assets.....	625 00
Total.....	<u>1,658 87</u>
Gross assets.....	<u>\$164,865 90</u>

## DEDUCT ASSETS NOT ADMITTED.

Commercial paper.....	10,000 00
Total admitted assets.....	<u>\$154,865 90</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$5,914 65
Deduct reinsurance.....	1,715 00
Net amount of unpaid losses.....	<u>\$ 4,199 65</u>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$43,455 44
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	40 80
Total unearned premiums as computed above.....	<u>43,496 24</u>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	60 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,451 60
Total liabilities, except capital stock.....	<u>\$ 49,207 49</u>
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	5,658 41
Surplus to policy holders.....	<u>105,658 41</u>
Total.....	<u>\$154,865 90</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 7,018,740 00	\$ 69,530 71
Written during the year.....	16,161,680 00	166,304 10
Totals.....	<u>\$23,180,420 00</u>	<u>\$235,834 81</u>
Expired and terminated.....	13,769,450 00	135,022 71
In force at end of the year.....	<u>\$9,410,970 00</u>	<u>\$100,812 10</u>
Deduct amount reinsured.....	1,653,500 00	13,852 22
Net amount in force.....	<u>\$7,757,470 00</u>	<u>\$86,959 88</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$7,754,470 00	\$86,910 88
More than one and not more than three years to run.....	1,000 00	22 00
More than three years to run.....	2,000 00	27 00
Net amount in force Dec. 31, 1909.....	<u>\$7,757,470 00</u>	<u>\$86,959 88</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 7,500 00
Losses incurred during the year, fire.....	58,111 05
Amount loaned to officers and directors.....	8,500 00
Amount loaned to stockholders not officers.....	<u>1,500 00</u>



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,080,320 00
Less.....	533,225 00
Net risks written.....	<u>\$547,095 00</u>
Gross premiums received.....	\$11,760 08
Less.....	2,641 06
Net premiums received.....	<u>\$9,119 03</u>
Net losses paid.....	<u>\$10,146 41</u>
Net losses incurred.....	<u>\$10,146 41</u>

## SCHEDULE A.

Description.	Stocks.	Book value.	Market value.
Citizens National Bank, Garland, Tex.....		\$5,670 00	\$5,670 00
Farmers & Mechanics National Bank, Ft. Worth, Tex.....		7,500 00	7,500 00
First National Bank, Knox City, Tex.....		550 00	550 00
Mutual Home Association, Ft. Worth, Tex.....		4,300 00	4,300 00
Total.....		<u>\$18,020 00</u>	<u>\$18,020 00</u>

## TOLEDO FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Sandusky, Ohio; incorporated, 1849; commenced business in Illinois Oct. 26, 1906.]

J. J. McKELVEY, President.

JAMES E. MELVILLE, Secretary.

HOLGER DE ROODE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$100,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$225,423 93</u>

## INCOME.

	Fire.	
Gross premiums.....	\$238,491 96	
Deduct gross amount paid for—Reinsurance, fire, \$20,439.04; return premiums, fire, \$47,175.96.....	67,615 00	
Total premiums.....		\$170,876 96
Interest on mortgage loans.....	\$ 290 00	
Interest on bonds and dividends on stocks.....	5,824 92	
Interest from other sources.....	1,711 24	
Total interest.....		7,826 16
Profit on sale or maturity of ledger assets.....		38 00
Total income.....		<u>\$178,741 12</u>
Total.....		<u>\$404,165 05</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$117,689 50	
Deduct amount received for—Reinsurance, fire.....	10,465 83	
Net amount paid for losses.....		\$107,223 67
Expenses of adjustment, settlement of losses.....		703 35
Commissions or brokerage.....		55,678 89
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		681 00
Legal expenses.....		3,890 44
State taxes on premiums.....		614 78
Insurance department licenses and fees.....		271 50
All other licenses, fees and taxes.....		1,100 62
Interest and dividends to stockholders.....		15,000 00
Agent's balances charged off.....		331 90
Loss on sale or maturity of ledger assets.....		282 16
Total disbursements.....		<u>\$185,778 31</u>
Balance.....		<u>\$218,386 74</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 6,500 00
Book value of bonds and stocks (Schedule A).....	156,294 77
Deposits in trust companies and banks on interest.....	31,021 75
Agent's balances, representing business written subsequent to October 1, last.....	24,319 59
Agent's balances, representing business written prior to October 1, last.....	138 38
Other ledger assets, viz: Accounts receivable.....	112 25
Total ledger assets.....	<u>\$218,386 74</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 282 16
Interest accrued on bonds.....	1,758 92
Interest accrued on other assets.....	208 88
Total.....	2,249 96
Market value of bonds and stocks over book value.....	705 22
Gross assets.....	<u>\$221,341 93</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October, 1 last.....	138 38
Total admitted assets.....	<u>\$221,203 55</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$2,451 10
Deduct reinsurance.....	1,066 59
Net amount of unpaid losses.....	\$ 1,384 51
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$82,340 35
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	119 71
Total unearned premiums as computed above.....	82,460 06
Reinsurance in Lloyds \$3,291.33, 50 per cent.....	1,645 67
State, county and municipal taxes due or accrued.....	381 40
Commissions, brokerage and other charges due or to become due to agents and brokers.....	4,338 09
Total liabilities, except capital stock.....	\$ 90,209 73
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	30,993 82
Surplus to policy holders.....	130,993 82
Total.....	<u>\$221,203 55</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 8,080,684 00	\$162,809 39
Written during the year.....	11,411,092 00	238,491 96
Totals.....	\$19,491,776 00	\$401,301 35
Expired and terminated.....	10,459,412 00	220,882 10
In force at end of the year.....	\$9,032,364 00	\$180,419 25
Deduct amount reinsured.....	683,291 00	15,290 23
Net amount in force.....	<u>\$8,349,073 00</u>	<u>\$165,150 02</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$8,317,323 00	\$164,680 69
More than one and not more than three years to run.....	31,750 00	478 33
Net amount in force Dec. 31, 1909.....	<u>\$8,349,073 00</u>	<u>\$165,159 02</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 22,500 00
Losses incurred during the year, fire.....	102,719 52
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$422,550 00
Less.....	162,400 00
Net risks written.....	<u>\$260,150 00</u>
Gross premiums received.....	\$5,457 44
Less.....	2,591 52
Net premiums received.....	<u>\$2,865 92</u>
Net losses paid.....	<u>\$1,852 43</u>
Net losses incurred.....	<u>\$1,852 43</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
Sandusky, Ohio, gen. refund., 4s.....		\$12,230 00	\$12,052 80
Sandusky, Ohio, public imp., 4s.....		22,200 00	22,118 80
Sandusky, Ohio, Campbell street, 4s.....		12,066 00	12,072 00
Sandusky, Ohio, N. Depot street, 4s.....		5,081 00	5,036 50
Sandusky, Ohio, R. R. street, 4s.....		3,020 37	3,012 00
Sandusky, Ohio, Scott and Fifth street sewer, 4s.....		14,152 69	14,175 00
Sandusky, Ohio, water filtrations, 4s.....		10,110 00	10,125 00
Sandusky, Ohio, water purification, 4s.....		5,000 00	5,050 00
Sandusky, Ohio, water refund., 4s.....		1,000 00	1,005 40
Sandusky, Ohio, lateral sewer, 4s.....		3,006 00	3,013 00
Sandusky, Ohio, Scott street alley and Finch street, 4s.....		5,034 50	5,036 50
Sandusky, Ohio, gen. refund., 4s.....		15,166 50	15,180 00
Sandusky, Ohio, Jackson street imp., 4s.....		5,021 83	5,040 00
Port Clinton, Ohio, street imp., 5s.....		12,958 50	13,282 59
Port Clinton, Ohio, sewer, 5s.....		4,155 50	4,176 80
Milan, Ohio, school, 4s.....		798 38	807 75
Bridgeville Township, Huron county, road, 5s.....		15,791 50	16,015 95
Third National Exchange Bank.....		9,502 00	9,800 00
Totals.....		<u>\$156,294 77</u>	<u>\$157,000 00</u>

## UNION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at S. W. cor. 3rd and Walnut streets, Philadelphia, Pa.; incorporated Feb. 6, 1804; commenced business in Illinois Apr. 11, 1872.]

J. HENRY SCATTERGOOD, President.

O. R. DANNELS, Secretary.

GEO. S. HASKELL, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$200,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$865,709 87</u>

## INCOME.

	Fire.	
Gross premiums.....	\$1,099,371 18	
Deduct gross amount paid for—Reinsurance, fire, \$107,784.62; return premiums, fire, \$222,578.43.....	330,363 05	
Total premiums (other than perpetuals).....		\$769,008 13
Deposit premiums on perpetual risks.....	\$ 221 50	
Interest on mortgage loans.....	447 22	
Interest on collateral loans.....	512 00	
Interest on bonds and dividends on stocks.....	24,757 67	
Interest from other sources.....	562 70	
Rents—including company's occupancy of its own buildings.....	8,060 25	
Total interest and rents.....		34,339 84
From other sources, viz: Maps sold.....		5,156 28
Profit on sale or maturity of ledger assets.....		252 50
Total income.....		\$308,978 25
Total.....		<u>\$1,674,688 12</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$419,881 32	
Deduct amount received for—Salvage, fire, \$1,596.31; reinsurance, fire, \$36,500.06.....	38,096 37	
Net amount paid for losses.....		\$381,784 95
Expenses of adjustment, settlement of losses.....		9,235 98
Commissions or brokerage.....		185,323 83
Salaries and expenses of special and general agents.....		5,838 03
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		21,319 82
Rents—including company's occupancy of its own buildings.....		3,058 66
Advertising, printing and stationery.....		8,193 89
Postage, telegrams, telephone and express.....		4,246 24
Legal expenses.....		1,125 00
Furniture and fixtures.....		232 25
Maps, including corrections.....		1,810 41
Underwriters' boards and tariff associations.....		4,036 74
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		2,898 89
Inspections and surveys.....		630 82
Repairs and expenses on real estate.....		2,896 86
Taxes on real estate.....		1,515 00
State taxes on premiums.....		12,738 94
Insurance department licenses and fees.....		6,109 06
Other disbursements, viz: Incidental office expenses, \$1,480.69; traveling expenses, \$814.83; interest paid on borrowed money, \$649.96; tax on coal lands, \$2.65; general agency expenses, \$30,827.67; commissions paid on securities bought, \$31.25; paid for exchange, \$4.17; borrowed money repaid, \$45,000.00; stock fractions, \$1.39.....		78,812 61
Deposit premiums returned.....		652 00
Agents' balances charged off.....		482 54
Loss on sale or maturity of ledger assets.....		69 50
Total disbursements.....		<u>\$732,992 02</u>
Balance.....		<u>\$941,696 10</u>

## LEDGER ASSETS.

Book value of real estate.....	\$106,500 00
Loans secured by pledge of bonds, stocks or other collaterals.....	12,800 00
Book value of bonds and stocks (Schedule A).....	633,501 18
Cash in office.....	15,520 26
Deposits in trust companies and banks not on interest.....	106 65
Deposits in trust companies and banks on interest.....	34,913 29
Agent's balances, representing business written subsequent to October 1, last.....	137,413 01
Agent's balances, representing business written prior to October 1, last.....	341 71
Other ledger assets, viz: Philadelphia Fire Underwriters Association deposit, \$100.00; Western Sprinklered Risk Association deposit, \$500.00.....	600 00
Total ledger assets.....	<u>\$941,696 10</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	3,300 02
Market value of bonds and stocks over book value.....	18,695 57
Other non-ledger assets, viz: Perpetual insurance on building, \$742.50; reinsurance on losses paid, \$1,151.18.....	1,893 68
Gross assets.....	<u>\$965,585 37</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$341 71
Total admitted assets.....	<u>\$965,243 66</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$14,496 44	
Losses in process of adjustment, or in suspense.....	74,032 47	
Losses resisted.....	1,654 30	
Total claims for losses.....	\$90,203 21	
Deduct reinsurance.....	11,352 17	
Net amount of unpaid losses.....		\$78,851 04
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$274,017 20	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	254,843 80	
Total unearned premiums as computed above.....		528,861 00
Amount reclaimable by the insured on perpetual fire insurance policies.....		26,497 44
State, county and municipal taxes due or accrued.....		6,000 00
All other liabilities, viz: Stock fractions.....		20 53
Total liabilities, except capital stock.....		\$640,230 01
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	125,013 65	
Surplus to policy holders.....		325,013 65
Total.....		<u>\$965,243 66</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$78,052,817 00	\$ 959,661 96
Written during the year.....	83,268,742 00	1,099,371 18
Totals.....	\$161,321,559 00	\$2,059,033 14
Expired and terminated.....	69,558,192 00	931,047 29
In force at end of the year.....	\$91,763,367 00	\$1,127,985 85
Deduct amount reinsured.....	9,922,908 00	125,875 47
Net amount in force.....	<u>\$81,840,459 00</u>	<u>\$1,002,110 38</u>

Perpetual risks not included above, \$1,024,123.00; premiums on same, \$29,441.60.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force having from date of policy not more than one year to run.....	\$41,558,235 00	\$548,034 40
More than one and not more than three years to run.....	28,660,404 00	306,223 28
More than three years to run.....	11,621,820 00	147,852 70
Net amount in force Dec. 31, 1909.....	<u>\$81,840,459 00</u>	<u>\$1,002,110 38</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	410,223 52
Amount loaned to officers and directors.....	12,600 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$7,168,640 00
Less.....	2,678,555 00
Net risks written.....	<u>\$4,490,085 00</u>
Gross premiums received.....	\$102,562 20
Less.....	33,264 87
Net premiums received.....	<u>\$69,297 33</u>
Net losses paid.....	<u>\$50,609 20</u>
Net losses incurred.....	<u>\$45,238 00</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Allegheny county, Pa., series 4, road, coup., 4s.....	\$26,500 00	\$25,000 00
Allegheny county, Pa., series 2, road, coup., 3½s.....	24,375 00	23,875 00
Allegheny city, Pa., 12 ward school district, coup., 4s.....	20,531 25	25,400 00
New York City, corp., cert., coup., 3½s.....	47,175 00	42,300 00
Philadelphia, Pa., reg., 3½s.....	6,075 00	5,874 00
Philadelphia, Pa., reg., 3½s.....	1,013 75	972 50
Philadelphia, Pa., reg., 3½s.....	5,050 00	4,950 00
Philadelphia, Pa., reg., 3½s.....	10,112 50	9,800 00
Philadelphia, Pa., reg., 3½s.....	1,011 25	987 00
Philadelphia, Pa., reg., 3½s.....	22,235 00	21,835 00
Philadelphia, Pa., reg., 3½s.....	35,993 75	33,512 50
Philadelphia, Pa., reg., 3s.....	4,825 00	4,880 00
Philadelphia, Pa., coup., 3½s.....	15,315 00	14,362 50
Reading, Pa., coup., 4s.....	3,202 50	3,030 00
Atlantic City R. R. Co., gold mort., coup., 5s.....	11,397 50	11,605 00
Baltimore & Ohio R. R. Co., S. W. div., 1st mort., coup., 3½s.....	9,152 50	9,000 00
Bloomfield Street R. W. Co., 1st mort., coup., 5s.....	10,400 00	10,400 00
Brooklyn Rapid Transit Co., 1st refund. mort., coup., 4s.....	8,711 25	7,818 75
Chicago, Rock Island & Pacific R. W. Co., col. trust, series P., gold, coup., 4s.....	4,748 50	4,757 00
Choctaw, Oklahoma & Gulf R. R. Co., consol. mort., coup., 5s.....	10,000 00	11,000 00
Cincinnati, Dayton & Ironton R. R. Co., 1st mort., gold, coup., 5s.....	5,607 64	5,400 00
Camden & Suburban R. W. Co., 1st mort., 50-yr., gold, coup., 5s.....	10,150 00	10,400 00
Electric & People's Traction Co., gold trust certs., reg., 4s.....	8,225 00	9,000 00
Hestonville, Mantua & Fairmount Pass. R. R. Co., consol. mort., gold, coup., 5s.....	11,675 30	10,700 00
Kansas City So. R. W. Co., refund. and imp., mort., gold, coup., 5s.....	10,050 00	10,275 00
Kansas City So. R. W., equip. gold notes, series "A", coup., 4½s.....	9,841 00	10,000 00
Lake Shore & Mich. So. R. W. Co., 25-yr. gold, coup., 4s.....	13,550 00	14,325 00
Lehigh Valley R. R. Co., gen. consol. mort., coup., 4s.....	9,757 50	9,650 00
Lehigh Valley R. R. Co., equip. trust, series "T", coup., 4½s.....	9,435 00	10,100 00
Missouri, Kansas & Texas R. W. Co., 1st and refund. mort., gold, coup., 4s.....	4,250 00	4,237 50
Norfolk & Western R. W. Co., equip., series "K", coup., 4s.....	19,460 00	20,000 00
Norfolk & Western R. W. Co., div. 1st gen. and gen. mort., gold, coup., 4s.....	8,547 50	9,300 00
Omaha & Council Bluffs St. R. W. Co., 1st consol. mort., gold, coup., 5s.....	10,000 00	10,000 00
Portland R. W. Co., 1st and refund. mort., sink. fund, gold, coup., 5s.....	9,981 25	9,875 00
Pennsylvania Co., gold loan of 1901, coup., 3½s.....	9,635 85	9,775 00
Pennsylvania Co., 15-25-yr gold loan of 1906, coup., 4s.....	9,968 11	9,800 00
Pennsylvania R. R. Co., 10-yr. gold convt., coup., 3½s.....	9,362 50	9,650 00
Pennsylvania & New York Canal & R. R. Consol. mort., reg., 5s.....	10,812 50	11,600 00
Perkiomen R. R. Co., 1st series mort., coup., 5s.....	13,650 00	13,780 00
Philadelphia & Reading R. R. Co., consol., Sterling, coup., 6s.....	28,040 00	25,500 00
Philadelphia & Reading R. R. Co., 50-yr. gold (terminals), reg., 5s.....	10,475 00	11,750 00
Reading Co. Jersey Central, col. gold, coup., 4s.....	14,573 75	14,512 50
Rochester R. W. & Light Co., consol. mort., gold, coup., 5s.....	10,000 00	9,950 00
Southern R. W. Co., equip. trust, series "L", coup., 4½s.....	6,948 90	6,877 50
Southern R. W. Co., equip. trust, series "L", coup., 4½s.....	2,976 30	2,943 00
Union Pacific R. R. Co., convt. 20-yr., coup., 4s.....	9,262 50	11,625 00
Washington Terminal Co., 1st mort., gold, coup., 3½s.....	8,540 63	9,125 00
Cheapeake & Delaware Canal Co., reg., 5s.....	14,482 67	9,450 00
Little Schuylkill R. R.....	3,427 76	5,800 00
North Pennsylvania R. R.....	6,233 77	13,600 00
Philadelphia Traction Co.....	7,562 50	8,900 00
Thirteenth & Fifteenth Streets Pass. R. W. Co.....	24,648 75	31,065 00
Philadelphia National Bank.....	8,346 75	21,692 00
General Adjustment Bureau.....	150 00	150 00
Southern Adjustment Bureau.....	50 00	50 00
<b>Totals.....</b>	<b>\$633,501 18</b>	<b>\$652,196 75</b>

# UNION INSURANCE COMPANY OF PITTSBURGH.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 316 Fourth Ave., Pittsburgh, Pa.; incorporated Feb. 10, 1871; commenced business in Illinois Oct. 4, 1906.]

A. W. MELLON, President.

J. W. J. McLAIN, Secretary.

O. E. ALESHIRE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$230,670 10

## INCOME.

	Fire.	
Gross premiums.....	\$95,991 13	
Deduct gross amount paid for—Reinsurance, fire, \$5,190.76; return premiums, fire, \$15,538.96.....	20,729 72	
Total premiums.....		\$75 261 41
Interest on mortgage loans.....	\$8,788 03	
Interest on bonds and dividends on stocks.....	2,864 00	
Interest from other sources.....	271 46	
Total interest.....		11,923 49
Total income.....		\$87,184 90
Total.....		\$317,855 00

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$34,105 56	
Deduct amount received for—Salvage, fire, \$165.00; reinsurance, fire, \$2,424.57.....	2,589 57	
Net amount paid for losses.....		\$31,515 99
Expenses of adjustment, settlement of losses.....		233 58
Commissions or brokerage.....		14,896 93
Allowances to local agencies for miscellaneous agency expenses.....		3,115 34
Salaries and expenses of special and general agents.....		229 19
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		5,944 41
Rents—including company's occupancy of its own buildings.....		1,575 02
Advertising, printing and stationery.....		480 72
Postage, telegrams, telephone and express.....		397 17
Legal expenses.....		80 20
Furniture and fixtures.....		924 57
Maps, including corrections.....		171 01
Underwriters' boards and tariff associations.....		436 85
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		160 74
Inspections and surveys.....		64 00
State taxes on premiums.....		915 47
Insurance department licenses and fees.....		648 95
Interest and dividends to stockholders.....		7,150 50
Total disbursements.....		\$68,970 64
Balance.....		\$248,884 36

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$167,090 00
Book value of bonds and stocks (Schedule A).....	54,440 00
Cash in office.....	273 93
Deposits in trust companies and banks on interest.....	13,775 01
Agents' balances, representing business written subsequent of October 1, last.....	13,038 11
Agents' balances, representing business written prior to October 1, last.....	267 31
Total ledger assets.....	\$248,884 36

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,944 00	
Interest accrued on bonds.....	354 16	
Interest accrued on other assets.....	60 00	
Total.....		\$3,358 16
Market value of bonds and stocks over book value.....		8,610 00
Gross assets.....		<u>\$260,852 52</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	267 31
Total admitted assets.....	<u>\$260,585 21</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$1,241 51	
Losses in process of adjustment or in suspense.....	4,212 97	
Net amount of unpaid losses.....		\$ 5,454 48
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$24,535 93	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	39,361 14	
Total unearned premiums as computed above.....		63,897 07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		347 56
State, county and municipal taxes due or accrued.....		1,066 83
Commissions, brokerage and other charges due or to become due to agents and brokers.....		1,137 18
Total liabilities, except capital stock.....		<u>\$ 71,923 11</u>
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	88,662 10	
Surplus to policy holders.....		188,662 10
Total.....		<u>\$260,585 21</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$9,370,001 00	\$112,007 20
Written during the year.....	8,043,526 00	95,991 13
Totals.....	<u>\$17,413,527 00</u>	<u>\$207,998 33</u>
Expired and terminated.....	6,553,329 00	79,831 85
In force at end of the year.....	\$10,860,198 00	\$128,166 48
Deduct amount reinsured.....	773,137 00	8,430 99
Net amount in force.....	<u>\$10,087,061 00</u>	<u>\$119,735 49</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$3,872 572 00	\$49 071 86
More than one and not more than three years to run.....	5,436,740 00	58,400 09
More than three years to run.....	777,749 00	12,263 54
Net amount in force Dec. 31, 1909.....	<u>\$10,087,061 00</u>	<u>\$119,735 49</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$30,000 00
Losses incurred during the year, fire.....	31,730 61
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,597,774 00
Less.....	538,661 00
Net risks written.....	<u>\$1,059,113 00</u>
Gross premiums received.....	\$21,524 82
Less.....	5,348 39
Net premiums received.....	<u>\$16,176 43</u>
Net losses paid.....	<u>\$7,960 47</u>
Net losses incurred.....	<u>\$9,181 05</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
Four shares of Union Trust Co., of Pittsburgh, Pa.....		\$ 2,065 00	\$10,000 00
Union Gas Co., McKeesport, Pa.....		10,200 00	10,200 00
St. Joseph, Mo. Water Co.....		10,000 00	10,000 00
Clairton, Pa. Steel Co.....		10,000 00	10,000 00
H. C. Frick Coke Co.....		7,175 00	7,350 00
Connellsville, Pa. Water Co.....		5,000 00	5,000 00
City of New Castle, Pa. Water Co.....		5,000 00	5,000 00
Monongahela St. Ry. Co.....		5,000 00	5,500 00
Totals.....		<u>\$54,440 00</u>	<u>\$63,050 00</u>

## UNITED AMERICAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 409 Germania Bldg., Milwaukee, Wis.; incorporated Nov. 28, 1898; commenced business in Illinois Sept. 1, 1905.]

JOHN SHEPECK, President.

F. A. KREHLA, Secretary.

J. M. KRALOVEC, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$189,591 23
Deduct for adjustment.....	824 16
Extended at.....	<u>\$188,767 07</u>

## INCOME.

	Fire.
Gross premiums.....	\$82,021 44
Deduct gross amount paid for—Reinsurance, fire, \$7,672.92; return premiums, fire, \$5,464.10.....	13,137 02
Total premiums.....	<u>\$68,884 42</u>
Interest on mortgage loans.....	\$7,935 26
Interest from other sources.....	255 34
Total interest.....	<u>8,190 60</u>
From other sources, viz.: Reinsurance commission.....	<u>2,212 47</u>
Total income.....	<u>\$79,287 49</u>
Total.....	<u>\$268,054 56</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$37,017 11
Deduct amount received for—Salvage, fire, \$90.06; reinsurance, fire, \$18,883.32.....	18,973 38
Net amount paid for losses.....	\$18,043 73
Expenses of adjustment, settlement of losses.....	601 53
Commissions or brokerage.....	25,448 13
Salaries and expenses of special and general agents.....	753 81
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	5,080 13
Rents—including company's occupancy of its own buildings.....	780 00
Advertising, printing and stationery.....	1,255 11
Postage, telegrams, telephone and express.....	876 21
Legal expenses.....	624 53
Underwriters' boards and tariff associations.....	710 46
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	2,782 91
State taxes on premiums.....	1,122 63
Insurance department licenses and fees.....	139 10
Other disbursements, viz.: Wisconsin Insurance Dept. (examination), \$448.09; American Audit Co. (examination and revision of accounting), \$598.65; miscellaneous, \$339.82; Insurance Co. of State of Illinois (on reinsurance contract), \$10,000.00.....	11,386 56
Interest and dividends to stockholders.....	5,000 00
Total disbursements.....	\$74,604 84
Balance.....	\$193,449 72

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$176,675 00
Cash in office.....	303 62
Deposits in trust companies and banks not on interest.....	5,317 66
Agents' balances, representing business written subsequent to October 1, last.....	10,500 81
Agents' balances, representing business written prior to October 1, last.....	502 63
Other ledger assets, viz.: Deposit with board of Underwriters, \$100.00; office fund (for incidental disbursements), \$50.00.....	150 00
Total ledger assets.....	\$193,449 72

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	1,662 76
Other non-ledger assets, viz.: Reinsurance receivable on fire losses, \$39.28; due for rent (desk room), \$30.00.....	69 28
Gross assets.....	\$195,181 76

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	502 63
Total admitted assets.....	\$194,679 13

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$ 1,914 09
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$17,647 70
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	42,950 39
Excess of original premiums over amount received for reinsurance, \$2,155.70; unearned premiums ( <i>pro rata</i> ).....	1,008 28
Total unearned premiums as computed above.....	61,606 37
State, county and municipal taxes due or accrued.....	2,700 00
Total liabilities, except capital stock.....	66,220 46
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	28,458 67
Surplus to policy holders.....	128,458 67
Total.....	\$194,679 13

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$14,567,723 89	\$181,969 15
Written during the year.....	6,660,510 38	82,021 44
Totals.....	\$21,228,234 27	\$263,990 59
Expired and terminated.....	7,160,823 93	94,408 95
In force at end of the year.....	\$14,067,410 34	\$169,581 64
Deduct amount reinsured.....	5,904,415 33	55,733 28
Net amount in force.....	<u>\$8,162,995 01</u>	<u>\$113,848 36</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$2,577,707 31	\$36,178 11
More than one and not more than three years to run.....	4,710,841 28	60,519 20
More than three years to run.....	874,446 42	17,151 05
Net amount in force Dec. 31, 1909.....	<u>\$8,162,995 01</u>	<u>\$113,848 36</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$10,000 00
Losses incurred during the year, fire.....	19,918 54
Amount loaned to officers and directors.....	3,000 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,513,644 90
Less.....	292,651 50
Net risks written.....	<u>\$2,220,993 40</u>
Gross premiums received.....	\$30,265 51
Less.....	3,283 96
Net premiums received.....	<u>\$26,981 55</u>
Net losses paid.....	<u>\$9,847 91</u>
Net losses incurred.....	<u>\$11,647 91</u>

## UNITED STATES FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 95 William street, New York, N. Y.; incorporated April 1, 1824; commenced business in Illinois March 10, 1882.]

CHARLES A. NORRIS, President.

MORTIMER L. ALLEN, Secretary.

R. W. HOSMER, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	<u>\$250,000 00</u>
Amount of ledger assets, Dec, 31, of previous year.....	<u>\$499,267 73</u>

## INCOME.

	Fire.	
Gross premiums.....	\$378,121 98	
Deduct gross amount paid for—Reinsurance, fire, \$93,352.48; return premiums, fire, \$38,528.26.....	131,880 74	
Total premiums.....		\$246,241 24
Interest on mortgage loans.....	\$ 1,150 00	
Interest on bonds and dividends on stocks.....	17,561 07	
Interest from other sources.....	231 41	
Total interest.....		18,942 48
Profit on sale or maturity of ledger assets.....		15,799 42
Total income.....		<u>\$280,983 14</u>
Total.....		<u>\$780,250 87</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$146,948 37	
Deduct amount received for—Salvage, fire, \$2,905.60; reinsurance, fire, \$24,079.62.....	26,885 22	
Net amount paid for losses.....		\$120,063 15
Expenses of adjustment, settlement of losses.....		2,241 14
Commissions or brokerage.....		80,549 31
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		9,135 03
Rents—including company's occupancy of its own buildings.....		335 00
Advertising, printing and stationery.....		114 81
Postage, telegrams, telephone and express.....		469 23
Legal expenses.....		480 00
Underwriters' boards and tariff associations.....		1,543 54
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		851 87
Inspections and surveys.....		12 42
State taxes on premiums.....		2,889 50
Insurance department licenses and fees.....		1,542 53
All other licenses, fees and taxes.....		1,761 42
Other disbursements, viz.....		331 08
Loss on sale or maturity of ledger assets.....		2,039 06
Total disbursements.....		<u>\$224,359 09</u>
Balance.....		<u>\$555,891 78</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 23,000 00
Book value of bonds and stocks (Schedule A).....	459,067 66
Cash in office.....	510 07
Deposits in trust companies and banks not on interest.....	5,917 84
Deposits in trust companies and banks on interest.....	28,697 36
Agents' balances, representing business written subsequent of October 1, last.....	43,698 85
Total ledger assets.....	<u>\$555,891 78</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 95 83
Interest accrued on bonds.....	2,256 76
Total.....	<u>2,352 59</u>
Gross assets.....	<u>\$558,244 37</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz.: Bonds and stocks.....	\$16,902 66
Special deposits to secure liabilities in Virginia.....	11,500 00
Total.....	<u>28,402 66</u>
Total admitted assets.....	<u>\$529,841 71</u>

## LIABILITIES:

Losses adjusted and unpaid, due.....	\$ 1,252 04	
Losses in process of adjustment or in suspense.....	29,617 77	
Losses resisted.....	2,579 01	
Total claims for losses.....	\$33,448 82	
Deduct reinsurance.....	2,087 93	
Net amount of unpaid losses.....		\$ 31,360 89
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$107,334 30	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	15,794 65	
Total unearned premiums as computed above.....		123,128 95
State, county and municipal taxes due or accrued.....		10,000 00
Total.....		\$164,489 84
Less liabilities secured by special deposits—Losses, \$50.00; unearned premiums, \$1,040.00.....		1,090 00
Total liabilities, except capital stock.....		\$163,399 84
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	116,441 87	
Surplus to policy holders.....		366,441 87
Total.....		\$529,841 71
* Special reserve fund held under New York law.....		\$21,304 41

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$31,172,474 00	\$366,994 33
Written during the year.....	34,987,678 00	378,121 98
Totals.....	\$66,160,152 00	\$745,116 31
Expired and terminated.....	38,761,508 00	442,729 19
In force at end of the year.....	\$27,398,644 00	\$302,387 12
Deduct amount reinsured.....	4,860,204 00	54,897 17
Net amount in force.....	\$22,538,440 00	\$247,489 95

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$20,264,750 00	\$214,668 59
More than one and not more than three years to run.....	2,138,269 00	30,572 51
More than three years to run.....	135,421 00	2,248 85
Net amount in force Dec. 31, 1909.....	\$22,538,440 00	\$247,489 95

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	103,873 00
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,886,107 00
Less.....	805,931 00
Net risks written.....	\$1,080,176 00
Gross premiums received.....	\$20,944 34
Less.....	4,753 57
Net premiums received.....	\$16,190 77
Net losses paid.....	\$1,732 30
Net losses incurred.....	\$4,990 09

\*[NOTE.—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration and is deposited with the New York Insurance Department, and is not available for payment of current ordinary losses.—See New York Laws, Secs. 130, 131, 132.]

SCHEDULE A.  
Bonds and Stocks.

Description.	Book value.	Market value.
United States Government, reg., 4s.....	\$10,987 50	\$11,500 00
New York City College, 3½s.....	16,880 00	15,680 00
New York City, dock, 3½s.....	74,591*25	64,880 00
New York City, park, 3½s.....	21,475 00	18,200 00
New York City Rapid Transit, 3½s.....	53,990 00	45,000 00
New York City, 1955, 3½s.....	74,273 44	67,500 00
Northern Pacific, Great Northern R. R., joint C. B. & Q., conv., 4s...	4,200 00	4,850 00
United States Steel Corp., sink. fund, 5s.....	8,201 25	10,500 00
American Tobacco Co., 4s.....	7,912 50	7,800 00
Pacific Telephone & Telegraph Co., 5s.....	9,812 50	10,000 00
Southern Pacific R. R. Co., 4s.....	10,287 50	10,600 00
Norfolk & Western R. R. Co., 4s.....	9,900 00	10,200 00
Jones & Laughlin Steel Co., 5s.....	9,900 00	10,200 00
Great Northern R. R., pref.....	12,911 00	14,400 00
Delaware & Hudson Co.....	15,612 50	18,500 00
William St. Offices, a Corp.....	25,000 00	25,000 00
National Bank of Commerce in New York.....	18,675 00	20,500 00
Union Pacific R. R. Co.....	8,811 05	10,300 00
Hanover National Bank in New York.....	6,875 00	7,150 00
American Tel. & Tel. Co.....	28,450 00	28,600 00
Penna. R. R. Co., half stock.....	17,397 17	17,125 00
Southern Pacific R. R. Co.....	12,925 00	13,700 00
<b>Totals.....</b>	<b>\$459,067 66</b>	<b>\$442,165 00</b>

VIRGINIA FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1015 E. Main St., Richmond, Va.; incorporated March 14, 1832; commenced business in Illinois May 25, 1894.]

WM. H. PALMER, President.

W. H. MCCARTHY, Secretary.

JAMES I. LOEB, Attorney in Illinois at Chicago.

CAPITAL.

Capital stock paid in cash.....	\$250,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$1,453,719 10

INCOME.

	Fire.	
Gross premiums.....	\$1,015,732 41	
Deduct gross amount paid for—Reinsurance, fire, \$118,671.13; return premiums, fire, \$164,946.00.....	283,617 13	
<b>Total premiums.....</b>		<b>\$732,115 28</b>
Interest on mortgage loans.....	\$ 2,206 16	
Interest on collateral loans.....	37 70	
Interest on bonds and dividends on stocks.....	50,261 18	
Interest from other sources.....	1,434 94	
Rents—including company's occupancy of its own buildings.....	6,412 60	
<b>Total interest and rents.....</b>		<b>60,352 58</b>
From other sources, viz.: Recovered on account of mortgage loan charged off.....		85 04
Agents' balances previously charged off.....		151 04
Profit on sale or maturity of ledger assets.....		3,896 20
Increase in book value of ledger assets.....		1,664 00
<b>Total income.....</b>		<b>\$798,254 14</b>
<b>Total.....</b>		<b>\$2,251,973 24</b>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$475,259 58
Deduct amount received for—Salvage, fire, \$2,198.16; reinsurance, fire, \$62,023.13.....	64,221 29
Net amount paid for losses.....	\$411,038 49
Expenses of adjustment, settlement of losses.....	8,573 29
Commissions or brokerage.....	164,006 33
Allowances to local agencies for miscellaneous agency expenses.....	5,247 32
Salaries and expenses of special and general agents.....	7,742 23
Salaries, fees and other charges of officers, directors, trustees, agents and employes....	25,758 30
Rents—including company's occupancy of its own buildings.....	2,410 10
Advertising, printing and stationery.....	10,340 75
Postage, telegrams, telephone and express.....	1,678 35
Legal expenses.....	1,322 00
Underwriters' boards and tariff associations.....	14,076 22
Repairs and expenses on real estate.....	2,824 64
Taxes on real estate.....	1,414 16
State taxes on premiums.....	13,666 92
Insurance department licenses and fees.....	7,692 87
All other licenses, fees and taxes.....	3,247 16
Other disbursements, viz.: Loss on mortgage account, \$425.00; general expense, \$2,445.31	2,870 31
Interest and dividends to stockholders.....	25,000 00
Decrease in book value of ledger assets.....	1,664 00
Total disbursements.....	\$710,573 35
Balance.....	\$1,541,399 89

## LEDGER ASSETS.

Book value of real estate.....	\$ 73,540 29
Mortgage loans on real estate.....	31,972 31
Loans secured by pledge of bonds, stocks or other collaterals.....	1,045 00
Book value of bonds and stocks (Schedule A).....	1,215,861 12
Cash in office.....	11,748 95
Deposits in trust companies and banks on interest.....	82,652 90
Agents' balances, representing business written subsequent to October 1, last.....	120,939 12
Agents' balances, representing business written prior to October 1, last.....	1,350 00
Bills receivable taken for fire risks.....	2,290 20
Total ledger assets.....	\$1,541,399 89

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 643 09
Interest accrued on bonds.....	3,635 22
Interest accrued on collateral loans.....	1 35
Rents accrued on company's property.....	33 25
Total.....	4,312 91
Market value of bonds and stocks over book value.....	16,190 88
Gross assets.....	\$1,561,903 68

## DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock.....	\$ 45 00
Agents' balances, representing business written prior to October 1, last.....	1,350 00
Bills receivable, past due, taken for marine, inland and fire risks.....	1,747 00
Loans on personal security.....	1,000 00
Total.....	4,142 00
Total admitted assets.....	\$1,557,761 68

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$22,643 00	
Losses in process of adjustment or in suspense .....	68,443 00	
Losses resisted .....	8,050 00	
Total claims for losses .....	\$99,136 00	
Deduct reinsurance .....	10,786 20	
Net amount of unpaid losses .....		\$ 88,349 80
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$243,003 14	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	377,565 66	
Total unearned premiums as computed above .....		621,168 80
Cash dividends remaining unpaid to stockholders .....		12,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		119 57
State, county and municipal taxes due or accrued .....		11,000 13
Reinsurance premiums .....		4,693 77
Total liabilities, except capital stock .....		\$737,832 07
Cash capital .....	\$250,000 00	
Surplus over all liabilities .....	509,929 61	
Surplus to policy holders .....		819,929 61
Total .....		<u>\$1,557,761 68</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$82,512 699 00	\$1,328,847 27
Written during the year .....	70,251,398 00	1,015,732 41
Totals .....	\$152,764,097 00	\$2,344,579 68
Expired and terminated .....	64,337,160 00	992,382 24
In force at end of the year .....	\$88,426,937 00	\$1,352,197 44
Deduct amount reinsured .....	9,937,711 00	154,841 45
Net amount in force .....	<u>\$78,489,226 00</u>	<u>\$1,197,355 99</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$33,181,236 00	\$487,206 28
More than one and not more than three years to run .....	31,520,912 00	448,941 19
More than three years to run .....	13,787,078 00	261,208 52
Net amount in force Dec. 31, 1909 .....	<u>\$78,489,226 00</u>	<u>\$1,197,355 99</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 35,000 00
Losses incurred during the year, fire .....	427,815 57
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	45 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$5,242,687 00
Less .....	1,652,826 00
Net risks written .....	<u>\$3,589,861 00</u>
Gross premiums received .....	\$62,637 04
Less .....	14,870 34
Net premiums received .....	<u>\$47,766 70</u>
Net losses paid .....	<u>\$24,478 48</u>
Net losses incurred .....	<u>\$21,481 08</u>



## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States consols, 2s.....	\$ 32,500 00	\$ 32,987 50
Ashland, Va., town of, reg., 6s.....	1,550 00	1,500 00
Danville, Va., city of, international imp., 4s.....	20,585 55	19,000 00
Franklin, Va., town of, school, 6s.....	8,000 00	8,000 00
Lynchburg, city of, Va., water, 4s.....	29,881 10	28,500 00
Manchester, Va., city of, 5s.....	987 50	980 00
Petersburg, Va., city of, 4s.....	965 00	950 00
Massachusetts, state of, reg., 3s.....	9,497 50	9,200 00
Massachusetts, state of, reg., 3½s.....	3,086 63	2,850 00
Mobile, Ala., city of, coup. refund., 4½s.....	9,750 00	10,000 00
New York, city of, 3½s.....	13,574 03	12,350 00
North Carolina, state of, consol. debt, 4s.....	13,022 50	13,000 00
Richmond, Va., city of, 4s.....	5,200 00	5,025 00
Richmond, Va., city of, 4s.....	2,080 00	2,010 00
Richmond, Va., city of, 4s.....	8,190 00	8,040 00
Richmond, Va., city of, 4s.....	14,661 00	14,170 50
Richmond, Va., city of, 4s.....	1,106 50	1,105 50
Richmond, Va., city of, 4s.....	25,550 00	25,125 00
Richmond, Va., city of, 4s.....	39,584 00	37,486 50
Richmond, Va., city of, 4s.....	3,565 00	3,517 50
Richmond, Va., city of, 4s.....	46,234 70	44,320 50
Richmond, Va., city of, 4s.....	99 50	100 50
Richmond, Va., city of, 4s.....	24,224 00	23,517 00
Richmond, Va., city of, 4s.....	12,637 25	12,080 00
Richmond, Va., city of, 4s.....	15,844 50	15,979 50
Richmond, Va., city of, 4s.....	7,070 00	7,035 00
Richmond, Va., city of, 4s.....	6,075 00	6,030 00
Richmond, Va., city of, 5s.....	6,426 00	6,048 00
Virginia, state, centuries, 3s.....	275,250 00	265,475 00
Wilmington, N. C., city of, 6s.....	10,000 00	10,000 00
A. C. L. R. R., certif. of indebt., 4s.....	13,652 00	16,146 00
A. C. L. R. R., coll. trust, 4s.....	18,630 69	19,000 00
A. C. L. R. T., consol., 4s.....	29,557 50	28,650 00
A. C. L. R. R., equip., gold, 4s.....	9,135 50	9,000 00
Charlotte, Columbia & Augusta, 2d mort., 7s.....	6,012 50	5,000 00
C. & O., R. R., reg., 4½s.....	19,530 00	20,600 00
Georgia Midland R. R., 3s.....	29,321 25	32,000 00
Norfolk & Western R. R., consol., 4s.....	9,867 25	9,900 00
Seaboard Air Line R. R., gold, 4s.....	17,390 60	18,480 00
Southern R. R., 3 year notes, 5s.....	9,700 00	10,000 00
Southern R. R., gen. mort., 5s.....	9,400 00	11,100 00
Virginia & S. W. R. R., 1st mort., 5s.....	9,850 00	11,000 00
Vlr. Elec. Ry. & Development Co., 1st mort., Richmond, Va., 5s.....	20,225 00	20,400 00
Virginia Ry. & Power Co., 1st mort., Richmond, Va., 5s.....	45,234 25	45,250 00
Richmond Chamber of Commerce, 5s.....	25,000 00	25,000 00
Richmond Locomotive & Machine Works, 1st mort., 6s.....	20,540 00	24,000 00
University of Virginia, 1st mort., 4s.....	13,140 00	12,500 00
Virginia-Carolina Chemical Co., 1st mort., gold, 5s.....	42,812 75	45,080 00
Atlantic Coast Line R. R., com.....	23,650 00	27,200 00
Baltimore & Ohio R. R., pref.....	15,325 00	18,400 00
Louisville & Nashville, com.....	19,793 75	23,625 00
Norfolk & Western, pref.....	8,312 50	8,900 00
Norfolk & Western, com.....	19,656 25	24,750 00
Southern R. R., pref.....	27,712 50	22,350 00
Virginia Ry. & Power Co., Richmond, pref.....	6,900 50	6,900 00
Bank of Richmond, Va.....	300 00	378 00
National Bank of Virginia, Richmond, Va.....	3,458 00	6,290 00
City Bank of Richmond, Va.....	20,170 00	21,390 00
Virginia Trust Co., Richmond, Va.....	4,480 00	4,000 00
American Locomotive Co., pref.....	18,881 25	23,000 00
General Adjustment Co.....	100 00	100 00
Jefferson Realty Corp., of Richmond, Va.....	4,981 25	4,500 00
Louisville Land Script., Louisville, Kv.....	661 07	350 00
Southern Adjustment Bureau, Atlanta, Ga.....	50 00	50 00
Underwriters' Salvage Co., N. Y.....	500 00	500 00
Virginia-Carolina Chemical Co., pref.....	44,782 50	50,000 00
Totals.....	\$1,215,861 12	\$1,232,052 00

## VIRGINIA STATE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Cor. Fifth and Main Sts., Richmond, Va.; incorporated Dec. 15, 1865; commenced business in Illinois Oct. 3, 1903.]

GEO. L. CHRISTIAN, President.

ROBT. LECKY, JR., Secretary.

H. L. WAYNE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash .....	<u>\$200,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year .....		<u>\$770,126 89</u>

## INCOME.

	Fire.	
Gross premiums .....	\$923,534 19	
Deduct gross amount paid for—Reinsurance, fire, \$401,211.43; return premiums, fire, \$186,624.16 .....	<u>587,835 59</u>	
Total premiums .....		\$335,698 60
Interest on mortgage loans .....	\$ 2,553 78	
Interest on bonds and dividends on stocks .....	20,202 65	
Interest from other sources .....	958 13	
Rents—including company's occupancy of its own buildings .....	<u>9,560 65</u>	
Total interest and rents .....		33,275 21
From other sources, viz: Borrowed money, \$53,500.00; profit and loss, insurance agents, \$90.00; book premiums, \$75.51; bills receivable, \$59.80 .....		53,725 31
Agents' balances previously charged off .....		331 24
Profit on sale or maturity of ledger assets .....		<u>23,375 82</u>
Total income .....		<u>\$446,406 18</u>
Total .....		<u>\$1,216,533 07</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$532,560 26	
Deduct amount received for—Salvage, fire, \$2,452.11; reinsurance, fire, \$69,801.51 .....	<u>72,253 62</u>	
Net amount paid for losses .....		\$460,306 64
Expenses of adjustment, settlement of losses .....		11,728 58
Commissions or brokerage .....		44,144 12
Salaries and expenses of special and general agents .....		15,314 44
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		25,878 03
Rents—including company's occupancy of its own buildings .....		3,000 00
Advertising, printing and stationery .....		8,164 13
Postage, telegrams, telephone and express .....		4,429 20
Legal expenses .....		608 50
Furniture and fixtures .....		2,429 13
Maps, including corrections .....		1,493 07
Underwriters' boards and tariff associations .....		10,696 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		2,953 41
Inspections and surveys .....		252 03
Repairs and expenses on real estate .....		5,249 81
Taxes on real estate .....		1,301 69
State taxes on premiums .....		3,705 55
Insurance department licenses and fees .....		2,155 28
All other licenses, fees and taxes .....		2,470 27
Other disbursements, viz: Office supplies, \$759.15; meetings, executive committee, \$270.00; exchange, \$358.05; miscellaneous expense, \$8,346.03; profit and loss items, \$8,548.28; interest paid, \$6,570.22 .....		24,851 73
Interest and dividends to stockholders .....		11,980 50
Agent's balances charged off .....		7,334 06
Loss on sale or maturity of ledger assets .....		<u>3,239 13</u>
Total disbursements .....		<u>\$653,675 75</u>
Balance .....		<u>\$562,857 32</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 96,617 38
Mortgage loans on real estate .....	29,413 06
Book value of bonds and stocks (Schedule A) .....	236,313 06
Cash in office .....	14,499 68
Deposits in trust companies and banks not on interest .....	13,623 30
Agent's balances, representing business written subsequent to October 1, last .....	148,482 57
Agent's balances, representing business written prior to October 1, last .....	12,909 64
Bills receivable taken for fire risks .....	1,004 30
Other ledger assets, viz: Open accounts, \$5,096.03; bills receivable, \$1,833.84; brokerage premiums, \$3,064.46 .....	9,994 33
<b>Total ledger assets .....</b>	<b>\$562,857 32</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 662 93
Interest due on bonds .....	3,065 70
Interest due on other assets .....	363 19
<b>Total .....</b>	<b>4,091 82</b>
Market value of real estate over book value .....	38,182 62
Market value of bonds and stocks over book value .....	41,007 94
<b>Gross assets .....</b>	<b>\$646,139 70</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October, 1 last .....	\$12,909 64
Bills receivable, pst due, taken for marine, inland and fire risks .....	497 30
Book values of ledger assets over market value, viz: Open accounts, \$2,224.00; brokerage premiums, \$469.92 .....	2,693 92
Special deposits to secure liabilities in New York, Louisiana, Missouri, North Carolina and Indiana .....	51,400 00
<b>Total .....</b>	<b>67,500 86</b>
<b>Total admitted assets .....</b>	<b>\$578,638 84</b>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$27,653 53
Losses in process of adjustment, or in suspense .....	57,004 58
<b>Total claims for losses .....</b>	<b>\$84,658 11</b>
Deduct reinsurance .....	13,972 91
<b>Net amount of unpaid losses .....</b>	<b>\$ 70,685 20</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$59,254 46
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	82,780 23
<b>Total unearned premiums as computed above .....</b>	<b>142,034 69</b>
Interest due or accrued, remaining unpaid .....	404 34
Cash dividends remaining unpaid, to stockholders .....	324 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	1,563 94
State, county and municipal taxes due or accrued .....	2,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	38,715 44
Reinsurance premiums .....	20,677 53
Due and to become due for borrowed money .....	103,000 00
All other liabilities, viz: Dividends declared 1909, paid 1910 .....	6,000 00
<b>Total .....</b>	<b>\$385,905 64</b>
Less liabilities secured by special deposits in New York, Louisiana, Missouri, North Carolina and Indiana—Unearned premiums .....	21,740 50
<b>Total liabilities, except capital stock .....</b>	<b>\$364,165 14</b>
Cash capital .....	\$200,000 00
Surplus over all liabilities .....	14,473 70
<b>Surplus to policy holders .....</b>	<b>214,473 70</b>
<b>Total .....</b>	<b>\$578,638 84</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$58,639,444 00	\$887,040 06.
Written during the year.....	61,594,618 00	923,534 19.
Totals.....	\$120,234,062 00	\$1,810,574 25.
Expired and terminated.....	56,280,396 00	819,076 64
In force at end of the year.....	\$63,953,666 00	\$991,497 61
Deduct amount reinsured.....	43,905,291 00	713,937 80
Net amount in force.....	\$20,048,375 00	\$277,559 81

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums
In force, having from date of policy not more than one year to run.....	\$8,922,653 00	\$118,508 93
More than one and not more than three years to run.....	8,480,084 00	113,684 03
More than three years to run.....	2,645,638 00	45,366 85
Net amount in force Dec. 31, 1909.....	\$20,048,375 00	\$277,559 81

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	450,074 64
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$3,069,644 00
Less.....	916,741 00
Net risks written.....	\$2,152,903 00
Gross premiums received.....	\$48,711 60
Less.....	12,863 41
Net premiums received.....	\$35,848 19
Net losses paid.....	\$24,002 99
Net losses incurred.....	\$29,067 28

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States.....		
State of Virginia.....		
City of Alexandria, Va.....		
Virginia Centuries, 3s.....	\$23,871 26	\$29,900 00
State of Louisiana, 4s.....	10,675 00	10,600 00
State of Georgia, 3½s.....	11,140 00	11,100 00
State of Alabama, 3½s.....	10,405 00	10,400 00
Chicago Sanitary District, 4s.....	10,337 50	10,300 00
City of New York, 3½s.....	10,278 42	10,000 00
City of New York, 3½s.....	501 17	500 00
City of Danville, Va., 4s.....	10,200 00	10,000 00
City of Lynchburg, Va., 4s.....	5,233 34	5,000 00
City of Norfolk, Va., 4s.....	15,877 50	15,000 00
City of Petersburg, Va., 4s.....	5,293 90	5,000 00
City of Portsmouth, Va., 4s.....	9,770 00	10,000 00
City of Richmond, Va., 4s.....	9,331 50	9,500 00
City of Richmond, Va., 5s.....	500 00	500 00
City of Concord, N. C., 5s.....	10,250 00	10,200 00
Town of South Boston, Va., 4½s.....	1,000 00	1,000 00
Tidewater and Western R. R. Co., 4s.....	3,000 00	3,000 00
St. Louis (Mo.) county, 5s.....	10,933 33	10,900 00
University of Virginia, 5s.....	21,100 00	21,000 00
American National Bank, Richmond.....	3,125 00	4,200 00

## SCHEDULE A—Concluded.

Bonds and Stocks.			
Description.	Book value.	Market value.	
City Bank, Richmond.....	\$ 8,709 64	\$ 9,720 00	
First National Bank, Richmond.....	21,394 50	45,000 00	
National Bank of Virginia, Richmond.....	3,300 00	5,640 00	
National State Bank of Virginia, Richmond.....	12,265 00	23,750 00	
Union Bank, Richmond.....	6,521 00	10,000 00	
Jefferson Realty Co., pref.....	1,000 00	1,000 00	
Western Adjustment and Inspection Co.....	200 00	200 00	
Southern Adjustment Bureau.....	100 00	100 00	
Totals.....	<u>\$236,313 06</u>	<u>\$283,510 00</u>	
Insurance Department of Virginia appraisal of market value.....		\$279,076 00	
Less dividends included.....		1,755 00	
Totals.....	<u>\$236,313 06</u>	<u>\$277,321 00</u>	

## WASHINGTON FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 210 Lowman building, Seattle, Wash.; incorporated, 1904; commenced business in Illinois Mar. 1, 1907.]

HENRY CARSTENS, President.

W. S. WORMAN, Secretary

A. O. BURDICK, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$250,000 00	
Amount of ledger assets, Dec. 31, of previous year.....	\$671,864 44	
Net increase by auditors adjustment in ledger assets Dec. 31, 1908, not included in statement for year 1908.....	21,668 89	
Extended at.....		<u>\$603,533 33</u>

## INCOME.

	Fire.	
Gross premiums.....	\$799,963 99	
Deduct gross amount paid for—Reinsurance, fire, \$182,729 86; return premiums, fire, 233,123.07.....	415,852 93	
Total premiums.....		\$384,111 06
Interest on mortgage loans.....	\$12,775 18	
Interest on collateral loans.....	2,932 02	
Interest on bonds and dividends on stocks.....	7,894 28	
Interest from other sources.....	528 63	
Total interest.....		24,130 11
From other sources, viz: Reinsurance adjusting expenses received, \$1,398.12; Carstens and Earles general agency earnings 1909, \$18,626.26.....		20,024 38
Agents' balances previously charged off.....		915 67
Profit on sale or maturity of ledger assets.....		1,185 97
Increase in book value of ledger assets.....		3,945 82
Total income.....		<u>\$434,313 01</u>
Total.....		<u>\$1,127,846 34</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$348,050 75
Deduct amount received for—Salvage, fire, \$247.43; reinsurance, fire, \$108,391 82.....	108,639 25
Net amount paid for losses.....	\$239,411 50
Expenses of adjustment, settlement of losses.....	5,471 06
Commissions or brokerage.....	74,492 60
Allowances to local agencies for miscellaneous agency expenses.....	1,825 85
Salaries and expenses of special and general agents.....	15,936 44
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	45,339 59
Rents—including company's occupancy of its own buildings.....	4,204 04
Advertising, printing and stationery.....	8,774 25
Postage, telegrams, telephone and express.....	5,096 24
Legal expenses.....	1,272 33
Furniture and fixtures.....	1,460 94
Maps, including corrections.....	2,511 25
Underwriters' boards and tariff associations.....	2,400 76
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	1,490 68
Inspections and surveys.....	2,036 34
State taxes on premiums.....	6,619 12
Insurance department licenses and fees.....	3,125 95
All other licenses, fees and taxes.....	1,518 25
Other disbursements, viz: Petty office expenses, \$166.64; expenses of visiting officers entertainment, \$70.80; examinations and audits, \$824.96.....	1,062 40
Agents' balances charged off.....	2,560 97
Loss on sale or maturity of ledger assets.....	585 23
Decrease in book value of ledger assets.....	6 15
Total disbursements.....	<u>\$427,201 94</u>
Balance.....	<u>\$700,644 40</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 2,181 98
Mortgage loans on real estate.....	227,700 00
Loans secured by pledge of bonds, stocks or other collaterals.....	38,003 00
Book value of bonds and stocks (Schedule A).....	176,826 85
Cash in office.....	3,381 07
Deposits in trust companies and banks not on interest.....	111,521 35
Agent's balances, representing business written subsequent to October 1, last.....	98,044 81
Agent's balances, representing business written prior to October 1, last.....	8,842 85
Bills receivable taken for fire risks.....	11,917 88
Other ledger assets, viz: Due from general agencies and departments, \$21,620.61; loan commissions, etc., \$604.00.....	22,224 61
Total ledger assets.....	<u>\$700,644 40</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,146 11
Interest accrued on bonds.....	2,686 62
Interest accrued on collateral loans.....	551 61
Interest due and accrued on other assets.....	389 58
Total.....	<u>6,773 92</u>
Gross assets.....	<u>\$707,418 32</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	8,842 85
Total admitted assets.....	<u>\$698,575 47</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$10,276 35	
Losses in process of adjustment, or in suspense .....	32,150 67	
Losses resisted .....	5,500 00	
Total claims for losses .....	\$47,927 02	
Deduct reinsurance .....	17,681 89	
Net amount of unpaid losses .....		\$ 30,245 13
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$104,658 64	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	154,270 24	
Total unearned premiums as computed above .....		258,928 88
State, county and municipal taxes due or accrued .....		6,000 00
Reinsurance premiums .....		2,492 17
All other liabilities, viz: Various accounts payable .....		665 66
Total liabilities, except capital stock .....		\$298,331 84
Cash capital .....	\$250,000 00	
Surplus over all liabilities .....	150,243 63	
Surplus to policy holders .....		400,243 63
Total .....		\$698,575 47

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$42,935,996 00	\$620,471 72
Written during the year .....	47,830,497 00	799,963 99
Totals .....	\$90,766,493 00	\$1,420,435 71
Expired and terminated .....	54,894,515 00	801,219 02
In force at end of the year .....	\$35,871,978 00	\$619,216 69
Deduct amount reinsured .....	7,946,021 00	164,153 34
Net amount in force .....	\$27,925,957 00	\$455,063 35

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run ....	\$13,177,924 00	\$209,317 28
More than one and not more than three years to run .....	12,966,076 00	223,369 28
More than three years to run .....	1,781,957 00	22,376 79
Net amount in force Dec. 31, 1909 .....	\$27,925,957 00	\$455,063 35

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire .....	217,222 93
Amount loaned to officers and directors .....	Nothing
Amount loaned to stockholders not officers .....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$2,849,643 00
Less .....	983,133 00
Net risks written .....	\$1,866,510 00
Gross premiums received .....	\$44,780 80
Less .....	12,063 30
Net premiums received .....	\$32,697 50
Net losses paid .....	\$7,872 56
Net losses incurred .....	\$12,210 87

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Local Improvement, 6s.....	\$21,389 21	\$21,389 21
Local Improvement, 7s.....	41,525 47	41,525 47
Washington Iron Works, 6s.....	500 00	500 00
State Capitol, warrants, 5s.....	15,000 00	15,000 00
City of Seattle, warrants, 6s.....	799 51	799 51
Wisconsin Timber Co., Arlington, Wash.....	40,836 32	40,836 32
Carstens & Earles, Inc., Seattle, Wash.....	41,400 00	41,400 00
Puget Sound Tent & Duck Co., Seattle Wash.....	14,376 34	14,376 34
Division B, Washington Savings & Loan Association.....	1,000 00	1,000 00
Totals.....	<u>\$176,826 85</u>	<u>\$176,826 85</u>

## WESTCHESTER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 100 William street, New York, N. Y.; incorporated Mar. 14, 1837; commenced business in Illinois Dec. 15, 1871.]

GEORGE R. CRAWFORD, President.

JOHN H. KELLEY, Secretary

CYRUS A. HARDY, Attorney in Illinois at Chicago.

## CAPITAL

Capital stock paid in cash.....	<u>\$300,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$3,920,747 73</u>

## INCOME.

	Fire.	
Gross premiums.....	\$3,705,112 02	
Deduct gross amount paid for—Reinsurance, fire, \$536,519.35; return premiums, fire, \$584,732.17.....	<u>1,121,251 52</u>	
Total premiums.....		\$2,583,860 50
Interest on mortgage loans.....	\$ 12,795 07	
Interest on bonds and dividends on stocks.....	<u>157,282 78</u>	
Interest from other sources.....	3,090 06	
Rents.....	<u>108 00</u>	
Total interest and rents.....		173,255 91
From other sources, viz: Western Adjustment Co. dividend.....		80 36
Agents' balances previously charged off.....		1,288 62
Profit on sale or maturity of ledger assets.....		<u>9,312 50</u>
Total Income.....		<u>\$2,767,777 89</u>
Total.....		<u>\$6,688,525 62</u>



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,523,392 64
Deduct amount received for—Salvage, fire, \$12,754.86; reinsurance, fire, \$234,768.29.....	247,523 15
Net amount paid for losses.....	\$1,275,869 49
Expenses of adjustment, settlement of losses.....	21,630 94
Commissions or brokerage.....	493,388 27
Salaries and expenses of special and general agents.....	163,007 42
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	102,616 08
Rents—including company's occupancy of its own buildings.....	18,304 55
Advertising, printing and stationery.....	24,994 25
Postage, telegrams, telephone and express.....	20,169 42
Legal expenses.....	784 84
Furniture and fixtures.....	974 50
Maps, including corrections.....	10,094 24
Underwriters' boards and tariff associations.....	27,958 11
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	6,864 36
Inspections and surveys.....	14,227 83
Repairs and expenses on real estate.....	1 50
Taxes on real estate.....	200 44
State taxes on premiums.....	48,080 03
Insurance department licenses and fees.....	10,687 94
All other licenses, fees and taxes.....	11,352 22
Other disbursements, viz: Collection and exchange, \$2,087.71; sundries, \$1,532.98.....	3,620 00
Interest and dividends to stockholders.....	90,000 00
Agents' balances charges off.....	1,685 92
Total disbursements.....	<u>\$2,346,513 64</u>
Balance.....	<u>\$4,342,011 98</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 8,925 61
Mortgage loans on real estate.....	193,538 70
Book value of bonds and stocks (Schedule A).....	3,597,638 50
Cash in office.....	1,060 65
Deposits in trust companies and banks not on interest.....	117,857 43
Deposits in trust companies and banks on interest.....	101,332 57
Agent's balances, representing business written subsequent to October 1, last.....	307,037 82
Agent's balances, representing business written prior to October 1, last.....	14,620 70
Total ledger assets.....	<u>\$4,342,011 98</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,129 62
Interest accrued on bonds.....	5,441 66
Total.....	7,571 28
Market value of bonds and stocks over book value.....	127,171 50
Gross assets.....	<u>\$4,476,754 76</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	14,620 70
Total admitted assets.....	<u>\$4,462,134 06</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 66,362 64	
Losses in process of adjustment, or in suspense.....	196,112 34	
Losses resisted.....	13,200 00	
Total claims for losses.....	\$275,674 98	
Deduct reinsurance.....	46,645 87	
Net amount of unpaid losses.....		\$ 229,029 11
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 883,439 24	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,557,885 45	
Total unearned premiums as computed above.....		2,441,324 69
State, county and municipal taxes due or accrued.....		35,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		2,000 00
Return premiums, \$3,000.00: reinsurance premiums, \$10,000.00.....		13,000 00
All other liabilities, viz: For all contingencies.....		10,000 00
Total liabilities, except capital stock.....		\$2,730,353 80
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	1,431,790 26	
Surplus to policy holders.....		1,731,790 26
Total.....		\$4,462,134 06
*Special reserve fund held under New York law.....		\$300,000 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$473,748,936 00	\$4,926,229 35
Written during the year.....	351,539,443 00	3,705,112 02
Totals.....	\$825,288,379 00	\$8,631,341 37
Expired and terminated.....	311,211,489 00	3,374,521 27
In force at end of the year.....	\$514,076,890 00	\$5,256,820 10
Deduct amount reinsured.....	58,294,247 00	531,751 19
Net amount in force.....	\$455,782,643 00	\$4,725,068 91

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$143,670,998 00	\$1,766,878 47
More than one and not more than three years to run.....	240,102,255 00	2,140,249 68
More than three years to run.....	72,009,400 00	817,940 76
Net amount in force Dec. 31, 1909.....	\$455,782,643 00	\$4,725,068 91

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000 00
Losses incurred during the year, fire.....	1,311,183 28
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$16,283,998 00	\$506,480 00
Less.....	3,572,950 00	31,655 00
Net risks written.....	\$12,711,048 00	\$474,825 00
Gross premiums received.....	\$183,058 47	\$1,780 89
Less.....	27,171 09	108 22
Net premiums received.....	\$155,887 38	\$1,672 67
Net losses paid.....	\$76,834 79	
Net losses incurred.....	\$80,228 82	

\*[NOTE.—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department and is not available for payment of current ordinary losses—See New York Laws, sections, 130, 131 and 132.]

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Georgia, state of, 4½s.....	\$ 11,827 15	\$ 10,000 00
New Mexico, territory of, 4s.....	10,336 67	10,000 00
New York City, 3s.....	154,212 48	122,250 00
New York City, 3½s.....	189,328 88	137,250 00
Portland, Ore., water, 5s.....	61,071 15	56,000 00
Richmond, Va., 4s.....	16,142 30	16,000 00
Chicago, Rock Island & Pacific R. R. Co., 4s.....	46,000 00	45,750 00
Delaware & Hudson Co., convt., 4s.....	51,023 75	51,250 00
New York, New Haven & Hartford R. R. Co., convt., 6s.....	69,255 00	67,000 00
Mortgage Bond Co. of New York, 4s.....	22,437 50	22,500 00
Albany & Susquehanna R. R. Co.....	57,550 00	120,000 00
Atchison, Topeka & Santa Fe R. R. Co., pref.....	105,100 00	105,000 00
Atlantic Coast Line R. R. Co.....	79,221 83	68,500 00
Atlantic Coast Line R. R. Co., cert. of indebtedness.....	1,500 00	1,580 00
Brooklyn City R. R. Co.....	98,056 25	98,500 00
Chicago, Milwaukee & St. Paul R. R. Co., pref.....	75,937 50	86,000 00
Chicago, Milwaukee & St. Paul R. R. Co., com.....	113,500 00	158,000 00
Chicago & Northwestern R. R. Co.....	74,537 50	92,500 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co.....	77,425 00	82,000 00
Delaware & Hudson Co.....	188,350 00	185,000 00
Great Northern R. R. Co., pref.....	62,787 50	72,000 00
Illinois Central R. R. Co.....	177,450 00	148,000 00
Louisville & Nashville R. R. Co.....	151,150 00	158,000 00
Louisville Property Co., Louisville, Ky.....	1,000 00	450 00
Manhattan Ry. Co., New York, N. Y.....	247,250 00	211,500 00
New York Central & Hudson River R. R. Co.....	134,875 00	127,000 00
New York & Harlem R. R. Co.....	162,487 50	220,500 00
New York, Lackawanna & Western R. R. Co.....	102,963 89	127,000 00
Northern Pacific R. R. Co.....	62,562 50	73,000 00
Oswego & Syracuse R. R. Co.....	86,528 40	90,000 00
Pennsylvania R. R. Co.....	139,125 00	137,000 00
Reading Co., 1st pref.....	93,125 00	92,000 00
Rensselaer & Saratoga R. R. Co.....	178,580 73	199,000 00
Rome, Watertown & Ogdensburg R. R. Co.....	55,662 50	63,000 00
Southern Ry. Co.....	99,675 00	75,000 00
Southern Pacific R. R. Co.....	64,362 50	68,500 00
Syracuse, Binghamton & New York R. R. Co.....	82,950 00	112,500 00
Union Pacific R. R. Co.....	107,375 00	103,000 00
Chatham National Bank, New York, N. Y.....	15,800 00	17,000 00
Westchester & Bronx Title & Guarantee Co., White Plains, N. Y.....	7,504 47	8,250 00
American Telephone & Telegraph Co., Boston, Mass.....	82,812 50	86,800 00
Underwriters Salvage Co., New York, N. Y.....	1,000 00	1,250 00
<b>Totals.....</b>	<b>\$3,597,638 50</b>	<b>\$3,724,810 00</b>

## WESTERN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 316 Fourth Ave., Pittsburgh, Pa.; incorporated Mar. 20, 1849; commenced business in Illinois May 12, 1884.]

W. H. NIMICK, President.

D. DALLAS HARE, Secretary.

NATHAN KLEE, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$300,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$875,753 11

## INCOME.

	Fire.	
Gross premiums.....	\$777,622 98	
Deduct gross amount paid for—Reinsurance, fire, \$121,951.66; return premiums, fire, \$136,689.04.....	258,640 70	
Total premiums.....		\$518,982 28
Interest on mortgage loans.....	\$ 9,488 38	
Interest on bonds and dividends on stocks.....	26,590 00	
Interest from other sources.....	1,007 18	
Total interest.....		37,085 56
Agents' balances previously charged off.....		10 00
Total income.....		<u>\$556,077 84</u>
Total.....		<u>\$1,431,830 95</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$302,621 63	
Deduct amount received for—Salvage, fire, \$1,741.15; reinsurance, fire, \$56,379.66.....	58,120 81	
Net amount paid for losses.....		\$244,500 82
Expenses of adjustment, settlement of losses.....		5,286 27
Commissions or brokerage.....		140,448 40
Allowances to local agencies for miscellaneous agency expenses.....		3,491 09
Salaries and expenses of special and general agents.....		11,361 06
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		24,255 87
Rents—including company's occupancy of its own buildings.....		6,457 50
Advertising, printing and stationery.....		6,681 02
Postage, telegrams, telephone and express.....		4,424 91
Maps, including corrections.....		1,188 23
Underwriters' boards and tariff associations.....		4,444 04
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,952 34
State taxes on premiums.....		8,490 47
Insurance department licenses and fees.....		2,274 17
All other licenses, fees and taxes.....		2,456 10
Other disbursements, viz: Office expense, \$915.48; miscellaneous expense, \$527.74; decrease of liability for reinsurance and premiums due other companies, \$5,508.13.....		6,951 35
Interest and dividends to stockholders.....		21,000 00
Total disbursements.....		<u>\$497,663 64</u>
Balance.....		<u>\$934,167 31</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$165,950 00
Loans secured by pledge of bonds, stocks or other collaterals.....	1,316 97
Book value of bonds and stocks (Schedule A).....	615,219 25
Cash in office.....	12,831 74
Deposits in trust companies and banks on interest.....	38,447 99
Agent's balances, representing business written subsequent to October 1, last.....	92,449 25
Agent's balances, representing business written prior to October 1, last.....	2,027 62
Bills receivable taken for fire risks.....	1,034 28
Other ledger assets, viz: Deposits with Western Sprinkler Risk Association, \$500.00; premiums of other companies, \$4,331.48; advance to special agents, \$58.73.....	4,890 21
Total ledger assets.....	<u>\$934,167 31</u>

## [NON-LEDGER] ASSETS.]

Interest due and accrued on mortgages.....	\$2,643 23
Interest due and accrued on bonds.....	5,791 27
Total.....	8,434 50
Other non-ledger assets, viz: Real estate.....	500 00
Gross assets.....	<u>\$943,101 81</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 2,027 62
Book values of ledger assets over market value, viz: Bonds and stocks.....	19,965 15
Total.....	21,992 77
Total admitted assets.....	<u>\$921,109 04</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$31,513 93	
Losses in process of adjustment, or in suspense.....	28,261 85	
Losses resisted.....	7,774 15	
Total claims for losses.....	\$67,549 93	
Deduct reinsurance.....	15,924 14	
Net amount of unpaid losses.....		\$ 51,625 79
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$199,150 99	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	290,024 49	
Total unearned premiums as computed above.....		459,175 48
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		500 00
State, county and municipal taxes due or accrued.....		4,500 00
All other liabilities, viz.: Premiums due other companies.....		4,435 18
Total liabilities, except capital stock.....		\$520,236 45
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	100,872 59	
Surplus to policy holders.....		400,872 59
Total.....		\$921,109 04

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$81,289,353 00	\$917,154 92
Written during the year.....	63,977,153 00	777,622 98
Totals.....	\$145,266,506 00	\$1,694,777 90
Expired and terminated.....	54,028,682 00	668,432 82
In force at end of the year.....	\$91,237,824 00	\$1,026,345 08
Deduct amount reinsured.....	13,286,287 00	152,710 20
Net amount in force.....	\$77,951,537 00	\$873,634 88

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$25,542,524 00	\$338,301 98
More than one and not more than three years to run.....	41,294,037 00	402,317 48
More than three years to run.....	11,114,976 00	133,015 42
Net amount in force Dec. 31, 1909.....	\$77,951,537 00	\$873,634 88

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	253,934 24
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$7,055,503 00	\$191,066 00
Less.....	3,108,117 00	109,245 00
Net risks written.....	\$3,947,386 00	\$81,821 00
Gross premiums received.....	\$77,985 35	\$882 56
Less.....	31,928 87	264 77
Net premiums received.....	\$46,056 48	\$617 79
Net losses paid.....	\$22,495 69	\$83 87
Net losses incurred.....	\$20,612 74	\$83 87

**SCHEDULE A.**  
**Bonds and Stocks.**

Description.	Book value.	Market value.
Borough of Butler, Pa., 4s.....	\$11,000 00	\$10,900 00
School Dist., Borough of Garriek, Allegheny City, Pa., 4s.....	4,000 00	3,960 00
School Dist., Borough of Connellsville, Pa., 4s.....	8,415 00	8,500 00
Borough of Duquesne, Pa., 4½s.....	3,240 00	3,080 00
Borough of Edgewood, Pa., 4½s.....	3,000 00	3,120 00
East McKeesport, Pa., school, 5s.....	1,500 00	1,600 00
Borough of East Pittsburgh, Pa., 4½s.....	32,358 00	31,135 00
Borough of Emsworth, Pa., 4½s.....	10,869 00	10,400 00
Borough of Freedom, Pa., 4½s.....	3,249 00	3,030 00
Borough of Freedom, Pa., 5s.....	4,183 20	3,672 00
School Dist., Township of Harmony, Beaver City, Pa., 5s.....	5,849 50	5,590 00
Borough of Monaca, Pa., school, 4½s.....	12,450 00	12,230 40
School Dist., Borough of Parnassus, Pa., 5s.....	7,175 00	7,280 00
27th Ward Sub-School Dist., Pittsburgh, Pa., 4s.....	7,000 00	7,049 70
Beltzhofer School sub-district, 38th ward, Pittsburgh, Pa., 5s.....	16,828 50	17,550 00
City of Pittsburgh, Pa., Sandusky St. Imp., 4s.....	37,080 05	37,492 00
City of Ponce, Porto Rico, 6s.....	11,197 00	10,200 00
School Dist., Borough of W. Homestead, Pa., 4s.....	25,777 50	25,320 00
Borough of Wilksburg, Pa., 4½s.....	30,000 00	30,800 00
Ardmore St. Ry. Co., 5s.....	4,975 00	4,975 00
Beaver Valley, Pa., Traction Co., 5s.....	8,200 00	8,400 00
Elgin, Aurora & Southern Traction Co., 5s.....	10,000 00	9,900 00
Ft. Wayne & Wabash Valley Traction Co., 5s.....	19,009 00	16,200 00
Lexington & Interurban Ry. Co., 5s.....	7,480 00	7,360 00
Meadville & Cambridge Springs St. Ry. Co., 5s.....	9,750 00	9,000 00
Norfolk & Southern R. R. Co., 5s.....	20,000 00	18,800 00
Peekskill Lighting & R. R. Co., 5s.....	9,800 00	9,800 00
Pittsburgh & Butler St. Ry. Co., 5s.....	9,900 00	10,000 00
Washington & Canonsburg (Pa.) Ry. Co., 5s.....	9,750 00	10,000 00
West Penn. Rys. Co., 5s.....	14,550 00	14,850 00
Youngstown & Sharon Ry. & Light Co., 5s.....	20,000 00	19,800 00
Atlanta, Ga., Water & Electric Power Co., 5s.....	9,750 00	9,800 00
Birmingham, Ala., Water Works Co., 5s.....	15,000 00	15,000 00
Carbon Iron Co., 6s.....	13,000 00	12,000 00
City Water Co., Chattanooga, Tenn., 6s.....	10,025 00	10,025 00
City Water Co., East St. Louis, Ill., 5s.....	5,000 00	5,000 00
Clairton Steel Co., 5s.....	9,750 00	10,100 00
Connellsville, Pa., Water Co., 5s.....	4,100 00	4,080 00
Duquesne Club, Pittsburgh, Pa., 5s.....	15,375 00	15,000 00
Ellsworth Coal Co., 5s.....	23,500 00	23,750 00
Hudson River Electric Co., 5s.....	14,775 00	4,200 00
Jacks Run Bridge Co., 5s.....	4,000 00	4,000 00
Jones & Laughlin Steel Co., 5s.....	9,987 50	10,200 00
Marquette & Bessemer Dock & Nav. Co., 4½s.....	15,000 00	14,400 00
Monongahela Valley Water Co., McKeesport, Pa., 5s.....	11,220 00	11,000 00
New Castle, Pa. Water Co., 5s.....	9,360 00	9,000 00
Penna. Water Co., Wilksburg, Pa., 5s.....	10,850 00	10,000 00
Pittsburgh & Allegheny, Pa., Bridge Co., 5s.....	15,000 00	15,000 00
Pittsburgh Coal Co., 5s.....	10,000 00	10,500 00
Racine Water Co., Racine, Wis., 5s.....	5,000 00	4,900 00
St. Joseph, Mo., Water Co., 5s.....	10,000 00	10,000 00
Suburban Gas Co., Philadelphia, Pa., 5s.....	10,000 00	9,600 00
Waynesburg, Pa., Water Co., 5s.....	4,900 00	5,000 00
General Adjustment Bureau of New York.....	400 00	400 00
Underwriters' Salvage Company of Chicago.....	500 00	375 00
Western Adjustment and Inspection Co., Chicago.....	150 00	150 00
<b>Totals.....</b>	<b>\$615,219 25</b>	<b>\$595,254 10</b>

**WESTERN EMPIRE INSURANCE COMPANY.**  
**YEAR ENDING DECEMBER 31, 1909.**

[Located at Spokane, Wash.; incorporated March 25, 1908; commenced business in Illinois Jan. 5, 1910.]

R. D. MILLER, President.

F. E. PARTRIDGE, Secretary.

GEO. W. DAHMS, Attorney in Illinois, at Chicago.

**CAPITAL.**

Capital stock paid in cash.....	\$180,300 00
Amount of ledger assets, Dec. 31, of previous year.....	\$253,248 39
Increase of paid up capital during year.....	44,350 00
Surplus paid in by stockholders.....	44,350 00
<b>Extended at.....</b>	<b>\$341,948 39</b>

## INCOME.

	Fire.	
Gross premiums	\$86,446 76	
Deduct gross amount paid for—Reinsurance, fire, \$7,779.36; return premiums, fire, \$19,274.64	27,054 00	
Total premiums		\$59,392 76
Interest on mortgage loans	\$2,008 89	
Interest on collateral loans	13 78	
Interest on bonds and dividends on stocks	1,637 50	
Interest from other sources	362 50	
Rents	24 00	
Total interest and rents		4,046 67
From other sources, viz: Discount, \$61.05; deposit on contract for deed \$100.00		161 05
Total income		\$63,600 48
Total		\$405,548 87

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses	\$24,049 53	
Deduct amount received for—Reinsurance, fire	4,384 08	
Net amount paid for losses		\$19,665 45
Expenses of adjustment, settlement of losses		373 09
Commissions or brokerage		11,555 88
Allowances to local agencies for miscellaneous agency expenses		3 24
Salaries, fees and other charges of officers, directors, trustees, agents and employes		4,943 78
Rents—including company's occupancy of its own buildings		575 00
Advertising, printing and stationery		2,841 10
Postage, telegrams, telephone and express		352 92
Legal expenses		293 80
Maps, including corrections		688 70
Repairs and expenses on real estate		74 36
Taxes on real estate		39 34
State taxes on premiums		386 81
Insurance department licenses and fees		488 09
Other disbursements, viz: Exchange and collections, \$29.35; accrued interest on bonds, \$88.93; sundry expenses, \$1,060.50; traveling expense, \$71.35; organization expense and other, \$11,269.30		12,516 43
Total disbursements		\$54,797 99
Balance		\$350,750 88

## LEDGER ASSETS.

Book value of real estate	\$ 7,300 00
Mortgage loans on real estate	86,282 34
Loans secured by pledge of bonds, stocks or other collaterals	2,950 00
Book value of bonds and stocks (Schedule A)	77,376 67
Cash in office	10 00
Deposits in trust companies and banks not on interest	45,754 46
Deposits in trust companies and banks on interest	9,056 88
Agent's balances, representing business written subsequent to October 1, last	26,052 82
Agent's balances, representing business written prior to October 1, last	4,438 95
Warrants	3,545 50
Bills receivable unsecured	1,137 55
Other ledger assets, viz: Bills receivable from stockholders, \$66,114.00; accounts received from stockholders, \$16,955.00; due from reinsuring companies, \$3,152.46; furniture and fixtures, \$624.65	86,846 11
Total ledger assets	\$350,750 88

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$5,025 83
Interest accrued on bonds	438 55
Interest accrued on other assets	28 39
Total	5,492 77
Gross assets	\$356,243 65

## DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock.....	\$2,950 00	
Furniture, fixtures and safes.....	624 65	
Agents' balances, representing business written prior to October 1, last.	4,438 95	
Loans on personal security.....	1,137 55	
Book values of ledger assets over market value, viz.: Bills and accounts received from stockholders.....	83,069 00	
Total.....		\$92,220 15
Total admitted assets.....		<u>\$264,023 50</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$1,851 96	
Losses resisted.....	140 00	
Net amount of unpaid losses.....		\$ 1,991 96
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$23,826 15	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	9,576 10	
Total unearned premiums as computed above.....		33,402 25
Commissions, brokerage and other charges due or to become due to agents and brokers.....		8,822 46
Reinsurance premiums.....		743 71
Total liabilities, except capital stock.....		\$44,960 38
Cash capital.....	\$180,300 00	
Surplus over all liabilities.....	38,763 12	
Surplus to policy holders.....		219,063 12
Total.....		<u>\$264,023 50</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1909.....	<u>\$3,519,496 00</u>	<u>\$60,884 76</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$2,566,373 00	\$47,652 30
More than one and not more than three years to run.....	946,523 00	13,143 58
More than three years to run.....	6,600 00	88 88
Net amount in force Dec. 31, 1909.....	<u>\$3,519,496 00</u>	<u>\$60,884 76</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$10,000 00
Losses incurred during the year, fire.....	21,657 41
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	<u>2,950 00</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Interstate Telephone Co., of Spokane, gold, 6s.....	\$ 5,000 00	\$ 5,000 00
Montana Independent Telephone Co., Butte, 6s.....	49,000 00	49,000 00
Miles City, Mont., special imp. district 4., 6s.....	11,128 57	11,128 57
Snake River Valley Irrigation, Shelley, Idaho, 5s.....	5,000 00	5,000 00
Western Union Life, Spokane.....	250 00	250 00
Scandinavian American Bank, Spokane.....	1,000 00	1,000 00
Interstate Telephone, Spokane, pref.....	5,000 00	5,000 00
Spokane Inland Empire Ry, pref.....	1,000 00	1,000 00
Totals.....	<u>\$77,378 57</u>	<u>\$77,378 57</u>



# THE WESTERN RESERVE INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 501 Park Bldg., Cleveland, Ohio; incorporated March 14, 1903; commenced business in Illinois June, 1905.]

MARS E. WAGAR, President.

ROBERT E. GOOCH, Secretary.

LYMAN M. DRAKE, Attorney in Illinois at Wilmette.

### CAPITAL.

Capital stock paid in cash.....	\$250,000 00	
Amount of ledger assets, Dec. 31, of previous year.....	\$489,882 55	
Increase of paid up capital during the year.....	50,000 00	
Surplus paid in by stockholders.....	40,000 00	
Extended at.....		<u>\$579,882 55</u>

### INCOME.

	Fire.	
Gross premiums.....	\$535,667 85	
Deduct gross amount paid for—Reinsurance, fire, \$183,389.81; return premiums, fire, \$116,050.49.....	299,440 30	
Total premiums.....		\$236,227 55
Interest on bonds and dividends on stocks.....	\$20,040 77	
Interest from other sources.....	1,539 74	
Total interest.....		21,580 51
Total income.....		<u>\$257,808 06</u>
Total.....		<u>\$837,690 61</u>

### DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$278,404 45	
Deduct amount received for—Salvage, fire, \$1,209.47; reinsurance, fire, \$48,244.65.....	49,454 12	
Net amount paid for losses.....		\$228,950 33
Expenses of adjustment, settlement of losses.....		4,138 57
Commissions or brokerage.....		49,396 38
Salaries and expenses of special and general agents.....		16,126 97
Salaries, fees, and other charges of officers, directors, trustees, agents and employes.....		18,862 00
Rents—including company's occupancy of its own buildings.....		1,548 00
Advertising, printing and stationery.....		2,592 23
Postage, telegrams, telephone and express.....		2,408 30
Legal expenses.....		230 00
Furniture and fixtures.....		473 55
Maps, including corrections.....		979 25
Underwriters' boards and tariff associations.....		2,043 77
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		3,505 46
Inspections and surveys.....		1,447 89
State taxes on premiums.....		5,526 09
Insurance department licenses and fees.....		2,145 75
Other disbursements, viz.: Traveling, \$976.65; auditing, \$450.00; signs, \$56.62; incidentals, \$1,006.31; office expense, \$1,416.77.....		3,906 35
City and county licenses and taxes.....		2,036 28
Interest and dividends to stockholders.....		18,020 00
Loss on sale or maturity of ledger assets.....		5,181 08
Total disbursements.....		<u>\$369,518 25</u>
Balance.....		<u>\$468,172 36</u>

## LEDGER ASSETS.

Book value of bonds and stocks (Schedule A).....	\$377,421 66
Deposits in trust companies and banks not on interest.....	12,310 54
Deposits in trust companies and banks on interest.....	13,000 00
Agents' balances, representing business written subsequent of October 1, last.....	65,440 16
<b>Total ledger assets.....</b>	<b>\$468,172 36</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$2,982 11
Interest due and accrued on other assets.....	228 71
<b>Total.....</b>	<b>3,210 82</b>
Market value of bonds and stocks over book value.....	10,440 75
<b>Total admitted assets.....</b>	<b>\$481,823 93</b>

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$41,515 09
Deduct reinsurance.....	16,481 02
<b>Net amount of unpaid losses.....</b>	<b>\$ 25,034 07</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$86,006 46
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	45,706 26
<b>Total unearned premiums as computed above.....</b>	<b>131,712 72</b>
State, county and municipal taxes due or accrued.....	3,750 00
<b>Total liabilities, except capital stock.....</b>	<b>\$180,496 79</b>
Cash capital.....	\$250,000 00
Surplus over all liabilities.....	71,327 14
<b>Surplus to policy holders.....</b>	<b>321,327 14</b>
<b>Total.....</b>	<b>\$481,823 93</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$37,966,519 54	\$449,597 55
Written during the year.....	43,793,368 17	535,667 85
<b>Totals.....</b>	<b>\$81,759,887 71</b>	<b>\$985,265 40</b>
Expired and terminated.....	36,858,873 48	459,109 06
<b>In force at end of the year.....</b>	<b>\$44,901,014 23</b>	<b>\$526,156 34</b>
Deduct amount reinsured.....	23,444,860 04	272,461 01
<b>Net amount in force.....</b>	<b>\$21,456,154 19</b>	<b>\$253,695 33</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$13,291,558 48	\$172,012 92
More than one and not more than three years to run.....	6,898,536 23	63,002 45
More than three years to run.....	1,266,059 48	18,679 96
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$21,456,154 19</b>	<b>\$253,695 33</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000 00
Losses incurred during the year, fire.....	230,265 79
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,438,726 18
Less.....	2,215,336 27
Net risks written.....	<u>\$2,223,389 91</u>
Gross premiums received.....	\$57,945 68
Less.....	18,848 19
Net premiums received.....	<u>\$39,097 49</u>
Net losses paid.....	<u>\$17,659 35</u>
Net losses incurred.....	<u>\$18,613 91</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Clev. & Sand Brewing Co., 1st mort., gold, 6s.....	\$27,500 00	\$37,400 00
City of Cleveland, reg., sewer, 4s.....	9,983 00	10,005 00
City of Cleveland, reg., paving and sewer, 4s.....	41,200 00	40,400 00
City of Cleveland, school, 4½s.....	10,662 50	10,800 00
Village of Cleveland Heights, street imp., 4½s.....	3,077 70	3,000 00
Village of Cleveland Heights, street imp., 4½s.....	2,061 80	2,020 00
Village of Cleveland Heights, street imp., 4½s.....	2,051 80	2,020 00
Village of Cleveland Heights, street imp., 4½s.....	18,051 80	18,360 00
Village of Cleveland Heights, street imp., 4½s.....	2,051 80	2,040 00
Village of Cleveland Heights, street imp., 4½s.....	13,103 60	13,260 00
Village of Collinwood, Ohio, school dist., 4½s.....	15,934 50	16,050 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,020 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,040 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,060 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,080 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,100 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,120 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,120 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,140 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,160 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,180 00
Cuyahoga Co., Ohio, Petrie road bridge, 5s.....	2,184 40	2,200 00
Lakewood, Ohio, street imp., 5s.....	8,688 06	7,515 66
Lakewood, Ohio, street imp., 5s.....	3,236 10	3,151 20
Lakewood, Ohio, street imp., 5s.....	3,236 10	3,182 40
Lakewood, Ohio, street imp., 5s.....	3,236 10	3,213 60
Lakewood, Ohio, street imp., 5s.....	3,236 10	3,244 40
Lakewood, Ohio, street imp., 5s.....	3,236 10	3,276 00
Lakewood, Ohio, street imp., 5s.....	1,379 14	1,399 20
City of Akron, Ohio, street paving, (2), 5s.....	1,650 24	1,616 00
City of Lorain, Ohio, waterworks ext., 5s.....	8,616 80	8,400 00
City of Cleveland, Ohio, park, 4s.....	26,712 50	25,250 00
City of Canton, Ohio, school, 4s.....	12,417 00	12,240 00
City of Cincinnati, Ohio, imp., 4s.....	13,231 40	13,455 00
Village of Rocky River, Ohio, water main and sewer, 5s.....	6,690 95	6,622 75
The Union National Bank of Cleveland, Ohio.....	54,167 50	52,500 00
The First National Bank of Cleveland, Ohio.....	24,165 75	28,000 00
The Bank of Commerce National Assn. of Cleveland, Ohio.....	10,512 50	10,900 00
The State Banking & Trust Co., of Cleveland, Ohio.....	1,925 02	1,800 00
The Cleveland & Sandusky Brewing Co., pref.....	10,000 00	10,800 00
<b>Totals.....</b>	<b>\$377,421 66</b>	<b>\$387,862 41</b>

# WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 59 John street, New York, N. Y.; incorporated March, 1853; commenced business in Illinois Feb. 20, 1892.]

MARSHALL S. DRIGGS, President.

FREDERICK H. WAY, Secretary.

FRED W. BRUMMEL, Attorney in Illinois at Chicago.

## CAPITAL.

Capital stock paid in cash.....	\$250,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$2,686,804 97

## INCOME.

	Fire.	
Gross premiums.....	\$2,213,362 44	
Deduct gross amount paid for—Reinsurance, fire, \$215,677.47; return premiums, fire, \$249,438.95.....	465,116 42	
Total premiums.....		\$1,748,246 02
Interest on mortgage loans.....	\$20,244 58	
Interest on bonds and dividends on stocks.....	51,326 05	
Interest from other sources.....	6,092 96	
Rents—including company's occupancy of its own buildings.....	4,642 50	
Total interest and rents.....		82,306 09
Profit on sale or maturity of ledger assets.....		46,747 14
Total income.....		\$1,877,299 25
Total.....		\$4,564,104 23

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,118,143 46	
Deduct amount received for—Salvage, fire, \$7,402.72; reinsurance, fire, \$175,951.89.....	183,354 61	
Net amount paid for losses.....		\$934,788 85
Expenses of adjustment, settlement of losses.....		22,616 49
Commissions or brokerage.....		419,454 37
Allowances to local agencies for miscellaneous agency expenses.....		33,910 17
Salaries and expenses of special and general agents.....		67,240 55
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		110,805 57
Rents—including company's occupancy of its own buildings.....		25,566 66
Advertising, printing and stationery.....		16,831 41
Postage, telegrams, telephone and express.....		7,531 92
Legal expenses.....		360 48
Furniture and fixtures.....		12,251 64
Maps, including corrections.....		7,203 05
Underwriters' boards and tariff associations.....		14,581 22
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		1,661 70
Inspections and surveys.....		1,730 43
Repairs and expenses on real estate.....		2,047 44
Taxes on real estate.....		912 34
State taxes on premiums.....		26,370 79
Insurance department license and fees.....		10,143 07
Interest and dividends to stockholders.....		50,000 00
Loss on sale or maturity of ledger assets.....		35 00
Total disbursements.....		\$1,766,023 65
Balance.....		\$2,798,080 57

## LEDGER ASSETS.

Book value of real estate.....	\$ 90,000 00
Mortgage loans on real estate.....	402,100 00
Book value of bonds and stocks (Schedule A).....	1,636,796 76
Cash in office.....	3,008 51
Deposits in trust companies and banks not on interest.....	5,896 54
Deposits in trust companies and banks on interest.....	352,797 66
Agents' balances, representing business written subsequent to October 1, last.....	299,034 05
Agents' balances, representing business written prior to October 1, last.....	2,043 19
Bills receivable taken for fire risks.....	6,403 86
Total ledger assets.....	\$2,798,080 57

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,500 20
Interest due and accrued on bonds.....	10,208 61
Interest due on other assets.....	3,162 09
Total.....	15,871 57
Other non-ledger assets, viz.: Due for reinsurance on losses paid.....	4,179 06
Gross assets.....	\$2,818,131 13

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 2,043 19
Book value of ledger assets over market value, viz.: Bonds and stocks.....	29,021 76
Total.....	31,064 95
Total admitted assets.....	\$2,787,066 18

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 8,986 67
Losses in process of adjustment or in suspense.....	144,711 45
Losses resisted.....	49,828 61
Total claims for losses.....	\$202,526 73
Deduct reinsurance.....	25,497 03
Net amount of unpaid losses.....	\$ 177,029 70
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 517,588 27
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,021,005 84
Total unearned premiums as computed above.....	1,538,594 11
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,036 69
State, county and municipal taxes due or accrued.....	18,546 08
Return premiums, \$1,742.83; reinsurance premiums, \$8,624.72.....	10,367 55
Total liabilities, except capital stock.....	\$1,746,544 13
Cash capital.....	\$250,000 00
Surplus over all liabilities.....	790,522 05
Surplus to policy holders.....	1,040,522 05
Total.....	\$2,787,066 18
*Special reserve fund held under New York law.....	\$280,000 00

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$269,080,006 00	\$2,777,139 93
Written during the year.....	198,355,322 00	2,213,362 44
Totals.....	\$467,435,328 00	\$4,990,502 37
Expired and terminated.....	164,042,177 00	1,830,373 65
In force at end of the year.....	\$303,393,151 00	\$3,160,128 72
Deduct amount reinsured.....	24,507,987 00	267,070 81
Net amount in force.....	\$278,885,164 00	\$2,893,057 91

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$83,572,095 00	\$1,035,116 53
More than one and not more than three years to run.....	141,606,146 00	1,226,504 55
More than three years to run.....	53,706,923 00	631,436 83
Net amount in force Dec. 31, 1909.....	<u>\$278,885,164 00</u>	<u>\$2,893,057 91</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$100,000 00
Losses incurred during the year, fire.....	838,752 18
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$16,876,149 00	\$2,214,278 00
Less.....	2,578,856 00	149,149 00
Net risks written.....	<u>\$14,297,303 00</u>	<u>\$2,065,127 00</u>
Gross premiums received.....	\$220,940 71	\$13,383 60
Less.....	28,908 70	781 66
Net premiums received.....	<u>\$192,032 01</u>	<u>\$12,601 94</u>
Net losses paid.....	<u>\$83,136 92</u>	<u>\$771 19</u>
Net losses incurred.....	<u>\$79,521 68</u>	<u>\$800 84</u>

\*[NOTE.—This fund is set apart to provide capital to continue the business of the company in case of disastrous conflagration, and is deposited with the New York Insurance Department, and is not available for payment of current ordinary expenses.—See New York laws, sections 130, 131, 132.]

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Georgia, 4½s.....	\$ 11,800 00	\$ 10,500 00
New Mexico, 5s.....	10,981 00	11,000 00
New York City, 3½s.....	1,065 66	970 00
New York City, 3½s.....	30,440 63	26,790 00
New York City, 3½s.....	65,841 32	57,980 00
New York City, 3½s.....	24,250 00	22,500 00
New York City, 3½s.....	16,937 58	15,300 00
New York City, 3½s.....	18,945 00	17,550 00
New York City, 4½s.....	4,146 01	4,440 00
Richmond, Va., 4s.....	12,906 25	12,625 00
Richmond, Va., 4s.....	935 00	1,010 00
Interborough Metrop. Rapid Transit Co., 4½s.....	184,146 05	168,000 00
Manhattan Ry. Co., 4s.....	38,300 00	39,200 00
New York, New Haven & Hartford, deb., 6s.....	101,125 00	100,500 00
New York, New Haven & Hartford, deb., 3½s.....	74,812 50	76,500 00
Florida East Coast gold notes, 6s.....	39,465 68	40,400 00
Brooklyn Union Gas Co., 5s.....	4,648 80	9,630 00
Mortgage Bond Co. of New York, 4s.....	22,437 50	22,250 00
New York Air Brake, conv., 6s.....	10,740 60	13,800 00
Christopher & Tenth St. R. R.....	14,250 00	8,075 00
Lehigh Valley R. R. Co., com.....	159,032 14	219,000 00
Northern Pacific Ry. Co.....	72,675 00	73,000 00
Southern Pacific Co.....	64,437 50	62,500 00
First National Bank of Brooklyn N. Y.....	84,624 50	64,800 00
Kings Co. Trust Co., Brooklyn, N. Y.....	29,990 00	57,615 00
Williamsburgh Trust Co., Brooklyn, N. Y.....	21,600 00	12,960 00
American Telephone & Telegraph Co.....	65,145 78	71,500 00
Brooklyn Union Gas Co.....	70,538 45	97,200 00
Consolidated Gas Co. of New York.....	204,825 00	160,000 00
Mackey Companies, pref.....	30,750 00	31,200 00
New York Air Brake Co.....	60,590 91	38,000 00
Pressed Steel Car Co., com.....	32,312 50	26,000 00
Union Ferry Co. of Brooklyn.....	52,100 00	28,900 00
Totals.....	<u>\$1,636,796 76</u>	<u>\$1,607,775 00</u>

## WINONA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 828-830 Security Bank building, Minneapolis, Minn.; incorporated July 1, 1902; commenced business in Illinois Mar. 1, 1907.]

FRED C. VAN DUSEN, President.

H. G. SMITH, Secretary.

WM. E. GABLE, Attorney in Illinois at Peoria, Ill.

## CAPITAL.

Capital stock paid up in cash.....	\$200,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$681,701 39

## INCOME.

	Fire.	
Gross premiums.....	\$634,935 56	
Deduct gross amount paid for—Reinsurance, fire, \$429.67; return premiums, fire, \$103,156.60.....	103,586 27	
Total premiums.....		\$531,349 29
Interest on mortgage loans.....	\$ 8,174 80	
Interest on bonds and dividends on stocks.....	11,831 01	
Interest from other sources.....	3,661 51	
Total interest.....		23,667 32
From other sources, viz: Commissions received on surplus lines, \$213.63; voucher check never presented for payment; receipt of payment acknowledged, \$6.25.....		219 88
Profit on sale or maturity of ledger assets.....		904 00
Total income.....		\$556,140 49
Total.....		\$1,217,841 88

## DISBURSEMENTS.

Net amount paid for losses.....	\$301,234 37
Expenses of adjustment, settlement of losses.....	3,981 73
Commissions or brokerage.....	128,984 83
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	15,491 10
Rents—including company's occupancy.....	1,347 07
Advertising, printing and stationery.....	629 09
Postage, telegrams, telephone and express.....	478 34
Legal expenses.....	110 00
Furniture and fixtures.....	175 37
Maps, including corrections.....	250 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	809 71
Inspections and surveys.....	1,078 55
State taxes on premiums.....	3,811 26
Insurance department licenses and fees.....	680 00
Other disbursements, viz: Exchange, \$5.40; miscellaneous expenses not classified, \$593.11; traveling expenses, general, \$136.83; interest paid on employes deposits, \$45.39; commissions returned on liability premiums (1908 account), \$40.90; return premiums paid Item 22, liabilities, 1908 report, \$3,011.75.....	3,833 38
Interest and dividends to stockholders.....	17,875 00
Loss on sale or maturity of ledger assets.....	4,391 10
Total disbursements.....	\$485,100 90
Balance.....	\$732,680 98

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$194,550 00
Book value of bonds (Schedule A).....		288,969 00
Cash in office.....		200 00
Deposits in trust companies and banks not on interest.....		191,398 60
Agent's balances, representing business written subsequent to October 1, last.....		49,622 50
Other ledger assets, viz: Accounts receivable, premiums in course of collection.....		7,940 88
Total ledger assets.....		<u>\$732,680 98</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,160 70	
Interest accrued on bonds.....	3,208 41	
Total.....		<u>6,369 11</u>
Total admitted assets.....		<u><u>\$739,050 09</u></u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$ 74,054 31
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$223,314 36	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	121,381 72	
Total unearned premiums as computed above.....		344,696 08
Cash dividends remaining unpaid, to stockholders.....		2,125 00
State, county and municipal taxes due or accrued.....		6,000 00
Return premiums.....		4,232 65
Total liabilities, except capital stock.....		<u>\$431,108 04</u>
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	107,942 05	
Surplus to policy holders.....		307,942 05
Total.....		<u><u>\$739,050 09</u></u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$37,149,500 00	\$537,713 60
Written during the year.....	49,218,436 00	634,935 66
Totals.....	<u>\$86,367,936 00</u>	<u>\$1,172,149 16</u>
Expired and terminated.....	40,910,985 00	545,264 07
In force at end of the year.....	<u>\$45,456,951 00</u>	<u>\$626,885 09</u>
Deduct amount reinsured.....	163,600 00	1,559 95
Net amount in force.....	<u><u>\$45,293,351 00</u></u>	<u><u>\$625,325 14</u></u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$32,349,318 00	\$446,628 72
More than one and not more than three years to run.....	9,486,499 00	130,974 73
More than three years to run.....	3,457,534 00	47,721 69
Net amount in force Dec. 31, 1909.....	<u><u>\$45,293,351 00</u></u>	<u><u>\$625,325 14</u></u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	319,202 33
Amount loaned to officers and directors.....	Nothing
Amount loaned to stockholders not officers.....	Nothing



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,720,201 00
Less.....	1,010,014 00
Net risks written.....	<u>\$1,710,187 00</u>
Gross premiums received.....	\$32,906 91
Less.....	8,280 70
Net premiums received.....	<u>\$24,626 21</u>
Net losses paid.....	<u>\$16,325 15</u>
Net losses incurred.....	<u>\$18,102 88</u>

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
Kandiyohi county, Minn., school district 49, 5s.....	\$ 8,000 00	\$ 8,180 00
Minneapolis Gas Light Co., 5s.....	9,800 00	10,000 00
New York City, corp., 4s.....	50,000 00	51,500 00
New York City, corp., 4s.....	50,000 00	51,500 00
Grand Forks Gas & Electric Light Co., Grand Forks, N. D., 6s.....	25,000 00	25,000 00
Terre Haute Traction & Light Co., Terre Haute, Ind, 5s.....	9,750 00	9,200 00
Long Bell Lumber Co., Kansas City, Mo., 6s.....	12,000 00	12,000 00
Long Bell Lumber Co., Kansas City, Mo., 6s.....	8,000 00	8,000 00
Long Bell Lumber Co., Kansas City, Mo., 6s.....	5,000 00	5,000 00
Long Bell Lumber Co., Kansas City Mo., 6s.....	5,000 00	5,000 00
County of Waseca, Minn., 5s.....	9,820 00	10,500 00
County of Le Sueur, Minn., 5s.....	9,863 00	10,100 00
City of Henderson, Minn., 5s.....	9,700 00	10,500 00
County of Roseau, Minn., 4½s.....	9,601 00	9,601 00
County of Cass, Minn., 5s.....	1,000 00	1,000 00
City of Ellendale, N. D., 6s.....	3,000 00	3,347 70
City of Ellendale, N. D., 6s.....	3,000 00	3,417 60
S. Dakota Central Ry. Co., Sioux Falls, S. D., 5s.....	9,750 00	9,750 00
City of Minot, N. D., 6s.....	20,000 00	23,464 00
Custer county, S. D., 4s.....	960 00	960 00
Clay county, school district, S. D., 6s.....	1,800 00	1,850 40
City of Westhope, N. D., 6s.....	2,000 00	2,111 40
Red River Lumber Co., Minneapolis, Minn., 5s.....	2,985 00	2,985 00
Red River Lumber Co., Minneapolis, Minn., 5s.....	4,975 00	4,975 00
Red River Lumber Co., Minneapolis, Minn., 5s.....	1,990 00	1,990 00
Red River Lumber Co., Minneapolis, Minn., 5s.....	4,975 00	4,975 00
Butte Electric & Power Co., Montana, 6s.....	11,000 00	11,000 00
Totals.....	<u>\$288,969 00</u>	<u>\$297,907 10</u>

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# **Fire and Fire-Marine Insurance Companies**

**OF**

**FOREIGN GOVERNMENTS.**

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**BRANCH OFFICE STATEMENTS.**

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**UNITED STATES BRANCH**  
**AACHEN AND MUNICH FIRE INSURANCE COMPANY.**

Principal office in United States, No. 84 William street, New York, N. Y.

**YEAR ENDING DECEMBER 31, 1909.**

(Located at Aix La Chapelle, Germany; incorporated June 24 1825; commenced business in Illinois Jan. 11, 1897.)

J. A. KELSEY, United States Manager.

JOS. M. WILE, Attorney in Illinois at Chicago.

**CAPITAL.**

Deposit capital pursuant to laws of Illinois, deposited in Ohio and New York.....	\$345,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$2,063,446 80</u>

**INCOME.**

	Fire.	
Gross premiums.....	\$1,584,270 75	
Deduct reinsurance and return premiums.....	458,068 64	
Total premiums.....		\$1,126,202 11
Interest on bonds, \$66,350.00; other sources, \$5,417.06.....		71,767 06
Profit on sale or maturity of ledger assets.....		2,368 75
Remittance from home office.....		5,658 23
Total income.....		<u>\$1,205,996 15</u>
Total.....		<u>\$3,269,442 95</u>

**DISBURSEMENTS.**

	Fire.	
Gross amount paid for losses.....	\$581,490 99	
Deduct salvage, \$3,156.39; reinsurance, \$59,504.64.....	62,661 03	
Net amount paid for losses.....		\$518,829 96
Expenses of adjustment, settlement of losses.....		19,975 40
Commissions or brokerage.....		241,412 29
Allowances to local agencies for miscellaneous agency expenses.....		234 27
Salaries and expenses of special and general agents.....		40,256 14
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		77,489 17
Rents—including company's occupancy of its own buildings.....		6,919 96
Advertising, printing and stationery.....		9,812 31
Postage, telegrams, telephone and express.....		11,266 01
Legal expenses.....		229 71
Furniture and fixtures.....		651 60
Maps, including corrections.....		4,063 30
Underwriters' boards and tariff associations.....		14,114 71
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		15,915 66
Inspections and surveys.....		2,468 29
State taxes on premiums.....		14,287 91
Insurance department licenses and fees.....		9,346 19
All other licenses, fees and taxes.....		4,086 37
Agents' balances charged off.....		92 50
Loss on sale or maturity of ledger assets.....		2,696 00
All other disbursements, viz: Bradstreets, \$1,100.00; miscellaneous items, \$1,926.10.....		3,026 10
Remittance to home office.....		602 90
Total disbursements.....		<u>\$997,775 75</u>
Balance.....		<u>\$2,271,667 20</u>

## LEDGER ASSETS.

Book value of bonds excluding interest (Schedule A).....	\$1,971,306 63
Cash in office.....	75 37
Deposited in trust companies and banks not on interest.....	8,537 06
Deposited in trust companies and banks on interest.....	119,240 80
Agent's balances, representing business written subsequent to October 1, last.....	169,842 96
Agent's balances, representing business written prior to October 1, last.....	1,005 78
Bills receivable taken for fire risks.....	1,658 00
Total ledger assets.....	\$2,271,667 20

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	22,684 16
Gross assets.....	\$2,294,351 36

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 1,055 78
Bills receivable, past due, taken for marine, inland and fire risks.....	1,658 00
Book values of ledger assets over market value, viz: Bonds.....	49,371 63
Special deposits to secure liabilities in Virginia and New Mexico.....	32,925 00
Total.....	84,961 01
Total admitted assets.....	\$2,209,390 35

## LIABILITIES.

Losses adjusted and unpaid, and not due.....	\$ 20,143 78
Losses in process of adjustment, or in suspense.....	101,984 41
Losses resisted.....	12,447 97
Total claims for losses.....	\$134,526 16
Deduct reinsurance.....	17,101 94
Net amount of unpaid losses.....	\$117,424 22
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$362,634 30
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	636,744 20
Excess of original premiums over amount received for reinsurance, \$1,118.81; unearned premiums ( <i>pro rata</i> ).....	436 33
Total unearned premiums as computed above.....	999,814 83
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,300 00
State, county and municipal taxes due or accrued.....	14,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	431 90
Total.....	\$1,132,870 95
Less liabilities secured by special deposits in the following states—Virginia and New Mexico—Losses, \$4,142.00; unearned premiums, \$10,317.82.....	14,459 82
Total liabilities, except deposit capital.....	\$1,118,411 13
Deposit capital.....	\$345,000 00
Surplus over all liabilities.....	745,979 22
Surplus to policy holders.....	\$1,060,979 22
Total.....	\$2,209,390 35

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$165,663,290 00	\$1,540,314 84
Written during the year.....	143,725,380 00	1,594,276 78
Totals.....	\$309,378,500 00	\$3,424,865 20
Expired and terminated.....	112,447,542 00	1,320,406 66
In force at end of the year.....	\$196,931,018 00	\$2,104,118 78
Deduct amount reinsured.....	20,844,534 00	225,757 19
Net amount in force.....	\$176,086,484 00	\$1,878,361 54

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$59,387,014 00	\$725,266 61
More than one and not more than three years to run.....	86,052,423 00	789,569 54
More than three years to run.....	30,647,047 00	363,523 39
Net amount in force Dec. 31, 1909.....	\$176,086,484 00	\$1,878,361 54

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$112,000 00
Losses incurred during the year, fire, \$540,219.63; tornado, \$582.74. ....	<u>540,802 37</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$12,226,776 00	\$183,350 00
Less .....	<u>4,023,438 00</u>	<u>25,950 00</u>
Net risks written .....	\$8,203,338 00	\$157,400 00
Gross premiums received .....	\$148,101 09	\$828 53
Less .....	<u>39,797 40</u>	<u>92 68</u>
Net premiums received .....	\$108,303 69	\$735 85
Net losses paid .....	\$64,916 53	\$3 32
Net losses incurred .....	<u>\$59,126 52</u>	<u>\$3 32</u>

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
United States Government, reg., 4s .....	\$ 60,000 00	\$ 57,500 00
United States Government, reg., 2s .....	10,687 50	10,200 00
Albany, New York, reg., 4s .....	51,000 00	51,000 00
Cleveland, Ohio, reg., 4s .....	74,636 81	75,710 00
Cleveland, Ohio, reg., 4s .....	24,988 88	25,250 00
Georgia, state of, reg., 3½s .....	9,858 89	9,900 00
Massachusetts, state, of, reg., 3s .....	100,125 00	91,000 00
New York City, reg., gold exempt, 3s .....	187,680 00	163,760 00
New York City, reg., gold exempt, 3½s .....	16,960 00	15,040 00
New York City, reg., gold exempt, 3½s .....	20,639 72	18,000 00
New York City, coup., gold exempt, 3½s .....	31,005 00	27,000 00
New York City, reg., gold exempt, 4s .....	51,316 67	50,000 00
New York City, reg., gold exempt, 4½s .....	51,534 38	55,500 00
New York City, reg., gold exempt, 4s .....	50,265 63	50,000 00
New York, state, of canal imp., reg., gold exempt, 3s .....	105,000 00	100,000 00
New York, state of, canal imp., reg., gold exempt, 3s .....	103,375 00	103,000 00
New York, state of, highway imp., gold exempt, 4s .....	112,843 75	112,000 00
Richmond, Virginia, reg., 4s .....	22,630 00	22,725 00
Atchison, Topeka & Santa Fé R. R. Co., gen. mort., gold, 4s .....	49,079 46	50,000 00
Atchison, Topeka & Santa Fé R. R. Co., convt., gold, 4s .....	26,111 25	30,750 00
Atlantic Coast Line R. R. Co., 1st mort., consol., gold, 4s .....	40,200 00	38,400 00
Baltimore & Ohio R. R. Co. (S. W. div.) 1st mort., gold, 3½s .....	36,875 00	36,000 00
Central Pacific Ry. Co., refund., 1st mort., gold, 4s .....	20,375 00	19,400 00
Chesapeake & Ohio R. R. Co., gen. mort., gold, 4½s .....	52,537 50	51,500 00
Chesapeake & Ohio R. R. Co. (Potts Creek br.), 1st mort., gold, 4s .....	44,312 50	43,000 00
Chicago, Rock Island & Pacific R. R. Co., 1st mort., refund., gold, 4s .....	24,156 25	22,750 00
Chicago, Rock Island & Pacific R. R. Co., gen. mort., gold, 4s .....	25,967 50	24,750 00
Chicago & Northwestern Ry Co., ext. reg., gold, 4s .....	45,500 00	60,000 00
Georgia Midland Ry. Co., 1st mort., gold, 3s .....	39,197 92	35,750 00
Kansas City Southern R. R. Co., 1st mort., gold, 3s .....	73,281 25	73,000 00
Louisville & Nashville R. R. Co., (St. Louis div.), 2d mort., gold, 3s .....	8,925 00	8,520 00
Michigan Central R. R. Co. (Joliet & No. Ind.), 1st mort., gold, 4s .....	15,772 50	15,840 00
National Ry. of Mexico, prior lien, gold, 4½s .....	33,775 28	34,200 00
National Ry. of Mexico, gen. mort., gold, 4s .....	17,412 55	17,600 00
Norfolk & Western Ry. Co., prior lien, gold, 4s .....	40,686 25	39,200 00
Northern Pacific R. R. Co., prior lien, gold, 4s .....	50,006 33	51,500 00
Northern Pacific R. R. Co., gen. lien, gold, 3s .....	37,312 50	37,000 00
Oregon Short Line R. R. Co., refund., gold, 4s .....	23,666 25	23,750 00
Seaboard Air Line Ry. (Atlanta-Birm. div.), 1st mort., gold, 4s .....	40,417 88	38,250 00
Southern Pacific R. R. Co., 1st mort., refund., gold, 4s .....	24,312 50	23,750 00
Southern Ry. Co. (St. Louis div.), 1st mort., gold, 4s .....	19,370 00	17,400 00
Union Pacific R. R. Co., 1st mort., gold, 4s .....	49,718 75	51,000 00
West Shore R. R. Co., 1st mort., reg., gold, 4s .....	48,000 00	51,000 00
Totals .....	<u>\$1,971,806 63</u>	<u>\$1,921,935 00</u>

UNITED STATES BRANCH.  
ATLAS ASSURANCE COMPANY, (LIMITED).

Principal office in United States, No. 100 William street, New York.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, Eng.; incorporated, 1808; commenced business in Illinois Aug. 12, 1891.]

FRANK LOCK, United States Manager.

GEO. E. HAAS, Attorney in Illinois at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$304,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$2,275,011 97</u>

INCOME.

	Fire.	
Gross premiums.....	\$2,197,235 35	
Deduct reinsurance and return premiums.....	465,439 65	
Total premiums.....		\$1,731,795 70
Interest on bonds and dividends on stocks, \$65,985.23; other sources, \$1,827.76.....	67,812 99	
Rents.....	2,101 21	
Total interest and rents.....		69,914 20
Total income.....		<u>\$1,801,709 90</u>
Total.....		<u>\$4,076,721 87</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$819,370 69	
Deduct salvage, \$8,386.94; and reinsurance, \$48,975.35.....	57,362 29	
Net amount paid for losses.....		\$782,008 40
Expenses of adjustment, settlement of losses.....		31,593 37
Commissions or brokerage.....		350,299 72
Allowances to local agencies for miscellaneous agency expenses.....		3,292 68
Salaries and expenses of special and general agents.....		66,219 37
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		95,547 55
Rents—including company's occupancy of its own buildings.....		15,585 53
Advertising, printing and stationery.....		16,043 07
Postage, telegrams, telephone and express.....		14,326 74
Legal expenses.....		256 63
Furniture and fixtures.....		1,138 04
Maps, including corrections.....		5,778 18
Underwriters' boards and tariff associations.....		23,111 42
Inspections and surveys.....		8,455 09
Repairs and expenses on real estate.....		9,033 31
Taxes on real estate.....		853 17
State taxes on premiums.....		30,114 10
Insurance department licenses and fees.....		9,735 17
All other licenses, fees and taxes.....		8,681 19
Agents' balances charged off.....		11 68
Loss on sale or maturity of ledger assets.....		857 80
All other disbursements, viz: Auditors fees, \$3,099.92; miscellaneous office expenses, \$5,931.73.....		9,031 65
Remittance to home office.....		290,742 59
Total disbursements.....		<u>\$1,752,716 23</u>
Balance.....		<u>\$2,324,005 64</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 83,878 81
Book value of bonds and stocks, excluding interest (Schedule A).....	1,810,790 04
Cash in office.....	1,470 90
Deposited in trust companies and banks on interest.....	143,051 51
Agent's balances, representing business written subsequent to October 1, last.....	280,543 12
Agent's balances, representing business written prior to October 1, last.....	4,271 26
<b>Total ledger assets.....</b>	<b>\$2,324,005 64</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	17,397 50
Market value of real estate over book value.....	1,121 19
Other non-ledger assets, viz: Due from other companies for reinsurance on losses paid..	643 93
<b>Gross assets.....</b>	<b>\$2,343,168 26</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	4,271 26
Book values of ledger assets over market value, viz: Stocks and bonds.....	124,835 04
Special deposits to secure liabilities in New Mexico and Virginia.....	57,950 00
<b>Total.....</b>	<b>187,056 30</b>
<b>Total admitted assets.....</b>	<b>\$2,156,111 96</b>

## LIABILITIES.

Losses adjusted and unpaid, and not due.....	\$ 10,796 96
Losses in process of adjustment, or in suspense.....	107,129 94
Losses resisted.....	7,515 00
<b>Total claims for losses.....</b>	<b>\$125,441 90</b>
Deduct reinsurance.....	7,902 00
<b>Net amount of unpaid losses.....</b>	<b>\$ 117,539 90</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$599,129 89
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	813,217 05
<b>Total unearned premiums as computed above.....</b>	<b>1,412,346 94</b>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	451 15
State, county and municipal taxes due or accrued.....	36,000 00
Reinsurance premiums.....	9,304 26
<b>Total.....</b>	<b>\$1,575,642 25</b>
Less liabilities secured by special deposits in the following states: New Mexico and Virginia—Losses, \$1,668.00; unearned premiums, \$26,200.22.....	27,868 22
<b>Total liabilities, except deposit capital.....</b>	<b>\$1,547,774 03</b>
Deposit capital.....	\$304,000 00
Surplus over all liabilities.....	304,337 93
<b>Surplus to policy holders.....</b>	<b>608,337 93</b>
<b>Total.....</b>	<b>\$2,156,111 96</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$238,258,611 00	\$2,726,601 05
Written during the year.....	204,686,542 00	2,197,235 35
<b>Totals.....</b>	<b>\$442,945,153 00</b>	<b>\$4,923,836 40</b>
Expired and terminated.....	171,552,447 00	1,984,264 43
<b>In force at end of the year.....</b>	<b>\$271,392,706 00</b>	<b>\$2,939,571 97</b>
Deduct amount reinsured.....	23,432,098 00	218,485 73
<b>Net amount in force.....</b>	<b>\$247,960,608 00</b>	<b>\$2,721,086 24</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$113,958,377 00	\$1,198,259 78
More than one and not more than three years to run.....	99,626,899 00	1,074,832 52
More than three years to run.....	34,375,332 00	447,993 94
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$247,960,608 00</b>	<b>\$2,721,086 24</b>



## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 95,000 00
Losses incurred during the year, fire.....	807,080 13

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$14,536,624 00
Less.....	4,424,309 00
Net risks written.....	\$10,412,315 00
Gross premiums received.....	\$183,897 37
Less.....	44,367 37
Net premiums received.....	\$139,230 00
Net losses paid.....	\$78,629 02
Net losses incurred.....	\$77,281 56

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
State of Georgia—State of Georgia, reg., 4½s.....	\$ 10,667 50	\$ 10,200 00
State of New York—New York City, gold, 3½s.....	154,875 00	135,000 00
State of New York—District of Columbia, fund., 3.65s.....	4,648 62	4,280 00
State of New York—State of New York, canal, 3s.....	50,500 00	50,000 00
State of Ohio—City of Cleveland, Ohio, 4s.....	104,580 00	101,000 00
State of Virginia—Virginia Century, 3s.....	49,437 50	46,500 00
Territory of New Mexico—City of Albuquerque, 4½s.....	1,067 50	1,050 00
Territory of New Mexico—New Mexico, gen. refund., 4s.....	6,000 00	6,180 00
Territory of New Mexico—New Mexico, refund., 6s.....	3,000 00	3,210 00
Territory of New Mexico—provisional indebtedness, 6s.....	1,000 00	1,010 00
City of Louisville, gold, 4s.....	50,000 00	50,000 00
City of New York, corp. gold, 4½s.....	221,500 00	222,000 00
City of St. Louis, gold, 4s.....	15,000 00	15,000 00
Massachusetts, gold—state highway loan, 3½s.....	50,000 00	49,000 00
Boston & Maine R. R., gold, 4½s.....	25,000 00	26,750 00
Baltimore & Ohio R. R. Co., prior lien gold, 3½s.....	46,117 50	46,500 00
Chicago, Milwaukee & St. Paul Ry. Co., gen. gold mort., 3½s.....	151,937 50	135,000 00
Chi., Mil. & St. P. (Chi., Pac. & W. div.), 1st mort., gold, 6s.....	116,750 00	109,000 00
Chicago & Northwestern Ry., gen., gold, 3½s.....	156,625 00	135,000 00
Chicago, Rock Island & Pacific Ry. Co., gen. mort., gold, 4s.....	25,041 25	22,770 00
Illinois Central R. R., Louisville div. and term., 1st mort., gold, 3½s.....	24,932 50	22,250 00
Illinois Central R. R., St. Louis div. and term., 1st mort., gold, 3½s.....	24,750 00	22,250 00
Illinois Central R. R. (Western Line), 1st mort., gold, 4s.....	24,532 50	21,780 00
Louisville & Nashville R. R., 1st mort., gold, 5s.....	28,187 50	27,250 00
New York Central & Hudson River R. R. Co., gen. gold mort., 3½s.....	76,650 00	68,700 00
New York & Putnam R. R., 1st consol., gold, 4s.....	25,000 00	24,750 00
Pennsylvania R. R., equip., gold, 4s.....	19,772 67	19,600 00
Beech Creek R. R., guar.....	16,350 00	15,000 00
Consolidated Gas Co. of New York City.....	73,100 00	54,400 00
General Adjustment Bureau.....	350 00	350 00
Morris & Essex R. R., guar.....	70,667 50	60,875 00
Pittsburg, Ft. Wayne & Chicago Ry. Co., capital.....	60,000 00	70,400 00
Rome, Watertown & Ogdensburg R. R., guar.....	55,000 00	50,400 00
Tenth & Twenty-third Street Ferry Co., New York, guar.....	4,000 00	4,000 00
Underwriters' Salvage Co.....	1,080 00	1,080 00
United R. R. of New Jersey, Canal and Cons. Co.....	55,000 00	50,000 00
<b>Totals.....</b>	<b>\$1,810,790 04</b>	<b>\$1,686,955 00</b>

UNITED STATES BRANCH.  
BRITISH AMERICA ASSURANCE COMPANY.  
YEAR ENDING DECEMBER 31, 1909.

[Located at Toronto, Canada; incorporated Feb. 13, 1833; commenced business in Illinois Aug. 1, 1874.]

L. D. HAMMOND, Attorney in Illinois at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$310,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,519,598 77</u>

INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$1,382,052 94	\$ 80 04	
Deduct reinsurance and return premiums .....	408,506 73	123 23	
Total premiums .....	<u>\$973,546 21</u>	<u>—\$43 19</u>	\$973,503 02
Interest on bonds, \$54,775.99; other sources, \$2,446.59 .....			57,222 58
Total income .....			<u>\$1,030,725 60</u>
Total .....			<u>\$2,550,314 37</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$548,939 21	\$16,156 60	
Deduct salvage, \$6,555.84; and reinsurance, \$87,681.57 .....	90,021 75	4,215 66	
Net amount paid for losses .....	<u>\$458,917 46</u>	<u>\$11,940 94</u>	\$470,858 40
Expenses of adjustment, settlement of losses .....			9,178 26
Commissions or brokerage .....			221,708 11
Salaries and expenses of special and general agents .....			46,790 56
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....			49,114 60
Rents—including company's occupancy of its own buildings .....			3,198 20
Advertising, printing and stationery .....			12,896 69
Postage, telegrams, telephone and express .....			7,089 74
Legal expenses .....			424 92
Maps, including corrections .....			3,296 48
Underwriters' boards and tariff associations .....			12,767 85
Fire department fire patrol and salvage corps assessments, fees, taxes and assessments .....			1,951 70
Inspections and surveys .....			3,197 26
State taxes on premiums .....			13,459 75
Insurance department licenses and fees .....			7,049 06
All other licenses, fees and taxes .....			10,782 89
Agents' balances charged off .....			791 35
Loss on sale or maturity of ledger assets: Bonds .....			8,518 55
All other disbursements, viz: Exchange, \$1,234.80; heating, lighting, cleaning, etc., \$3,193.21; miscellaneous, \$1,555.37 .....			6,003 38
Remittance to home office .....			70,587 04
Total disbursements .....			<u>\$959,366 73</u>
Balance .....			<u>\$1,590,947 59</u>

LEDGER ASSETS.

Book value of bonds .....	\$1,365,014 30
Deposited in trust companies and banks on interest .....	106,180 39
Agent's balances, representing business written subsequent to October 1, last .....	118,212 20
Agent's balances, representing business written prior to October 1, last .....	1,640 70
Total ledger assets .....	<u>\$1,590,947 59</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$20,131 65
Other non-ledger assets, viz: Reinsurance and salvage uncollected on paid losses.....	7,456 08
Gross assets.....	<u>\$1,618,535 92</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.	\$ 1,540 70
Salvage on marine losses.....	5,875 00
Book values of ledger assets over market value, viz: Bonds.....	52,797 00
Special deposits to secure liabilities in New Mexico and Virginia.....	37,163 00
Total.....	<u>97,376 30</u>
Total admitted assets.....	<u><u>\$1,521,159 62</u></u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$10,256 62
Losses in process of adjustment, or in suspense.....	80,243 46
Losses resisted.....	8,875 00
Total claims for losses.....	<u>\$99,375 08</u>
Deduct reinsurance.....	10,115 40
Net amount of unpaid losses.....	<u>\$ 89,259 68</u>
Unearned premiums at 50 per cent on fire risks running one year or less..	\$367,459 98
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	437,432 35
Total unearned premiums as computed above.....	<u>804,892 33</u>
State, county and municipal taxes due or accrued.....	13,199 45
Commissions, brokerage and other charges due or to become due to agents and brokers..	2,639 74
Total.....	<u>\$909,991 20</u>
Less liabilities secured by special deposits in the following states: New Mexico and Virginia; losses, \$18.33; unearned premiums, \$24,599.98.....	<u>24,618 31</u>
Total liabilities, except deposit capital.....	<u>\$885,372 89</u>
Deposit capital.....	\$310,000 00
Surplus over all liabilities.....	<u>325,786 73</u>
Surplus to policy holders.....	<u>635,786 73</u>
Total.....	<u><u>\$1,521,159 62</u></u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Premiums.
In force Dec. 31, 1908.....	\$169,139,072 00	\$1,802,052 06	.....
Written during the year.....	141,288,455 00	1,382,052 94	<u>\$80 04</u>
Totals.....	<u>\$310,427,527 00</u>	<u>\$3,184,105 00</u>	<u>\$80 04</u>
Expired and terminated.....	137,909,847 00	1,357,506 31	<u>80 04</u>
In force at end of the year.....	<u>\$172,617,680 00</u>	<u>\$1,826,598 69</u>	.....
Deduct amount reinsured.....	21,105,451 00	199,570 96	.....
Net amount in force.....	<u><u>\$151,512,229 00</u></u>	<u><u>\$1,626,727 73</u></u>	.....

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$68,440,990 00	\$734,919 96
More than one and not more than three years to run.....	61,859,301 00	613,151 83
More than three years to run.....	21,211,938 00	278,655 94
Net amount in force Dec. 31, 1909.....	<u><u>\$151,512,229 00</u></u>	<u><u>\$1,626,727 73</u></u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year fire, \$438,416.13; marine and inland, —\$204.06.....	<u>438,212 07</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$9,270,110 00
Less.....	2,942,400 00
Net risks written.....	\$6,327,710 00
Gross premiums received.....	\$104,502 49
Less.....	23,039 38
Net premiums received.....	\$81,463 11
Net losses paid.....	\$48,629 00
Net losses incurred.....	\$49,566 43

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Brooklyn, N. Y., gold, 3½s.....		\$ 33,225 00	\$ 27,900 00
Cleveland, Ohio, grade crossing, 4s.....		106,200 00	101,000 00
Georgia, state, reg., 4½s.....		12,200 00	10,500 00
Greenville county, South Carolina, refund., 4½s.....		5,300 00	5,100 00
Kingston, Ont., 4½s.....		22,880 00	20,200 00
London, Ont., 4s.....		143,599 50	133,850 00
London, Ont., 4s.....		16,144 50	14,700 00
Manitoba, province of, 4s.....		5,050 00	5,100 00
New Mexico, territorial capital, 5s.....		11,337 50	10,600 00
New York State, highway imp., 4s.....		5,675 00	5,600 00
New York, N. Y., corp. stock, 3½s.....		182,537 50	163,200 00
New York, N. Y., corp. stock, 3½s.....		4,900 00	4,550 00
New York, N. Y., corp. stock, 4s.....		75,750 00	75,000 00
Richmond, Va., 4s.....		25,967 50	25,250 00
Richmond, Va., 4s.....		1,353 56	1,313 00
Riverside, Cal., 5s.....		27,937 50	26,602 50
Toledo, Ohio, gen., 4½s.....		11,562 00	10,500 00
Winnipeg, Man., 5s.....		22,236 00	20,000 00
Canadian Northern Ry. Co., cons. deb., 4s.....		41,072 24	41,201 20
Imperial Rolling Stock Co., (Canadian Northern equip., 4½s.....)		10,825 10	11,000 00
Suburban Rapid Transit Co., 1st mort., 5s.....		62,728 40	63,380 00
West Shore Ry. Co., 1st mort., 4s.....		21,340 00	22,000 00
Central Canada Loan & Savings Co., deb., 4s.....		13,470 00	12,240 00
Central Canada Loan & Savings Co., deb., 4s.....		250,000 00	250,000 00
Central Canada Loan & Savings Co., deb., 4s.....		115,000 00	115,000 00
Mathews Steamship Co., 1st mort., 5s.....		17,820 00	18,000 00
Provincial Light, Heat & Power Co., 1st mort., 5s.....		56,825 00	56,850 00
Toronto General Trusts Corporation, invest. receipt, 4½s.....		12,000 00	12,000 00
Toronto Savings & Loan Co., deb., 4s.....		50,000 00	50,000 00
Totals.....		\$1,365,014 30	\$1,312,216 70

## UNITED STATES BRANCH.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY,  
(LIMITED.)

Principal office in United States, Cotton Exchange building, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Liverpool, Eng.; incorporated February, 1863; commenced business in Illinois April 20, 1881.]

W. L. H. SIMPSON, United States Manager.

GEO. L. McCURDY, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York, Massachusetts and Ohio.....	\$617,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$1,338,022 36

## INCOME.

	Marine and Inland.	
Gross premiums .....	\$2,176,053 46	
Deduct reinsurance and return premiums .....	1,368,376 48	
Total premiums .....		\$817,676 98
Interest on mortgage loans .....	\$ 1,020 00	
Interest on bonds and dividends on stocks, \$40,002.50; other sources, \$766.66 .....	40,769 16	
Total interest and rents .....		41,789 16
Agents' balances previously charged off .....		772 03
Increase in book value of ledger assets .....		19 97
Remittance from home office .....		673,789 63
Total income .....		<u>\$1,534,018 67</u>
Total .....		<u>\$2,872,041 03</u>

## DISBURSEMENTS.

	Marine and Inland.	
Gross amount paid for losses .....	\$1,480,179 76	
Deduct salvage, \$226,881.54; and reinsurance, \$974,927.76 .....	1,201,809 20	
Net amount paid for losses .....		\$278,370 46
Commissions or brokerage .....		80,734 16
Allowances to local agencies for miscellaneous agency expenses .....		346 11
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		57,974 92
Rents—including company's occupancy of its own buildings .....		6,730 00
Advertising, printing and stationery .....		6,138 54
Postage, telegrams, telephone and express .....		5,247 94
Legal expenses .....		213 33
Furniture and fixtures .....		91 85
Underwriters' boards and tariff associations .....		2,264 50
Inspections and surveys .....		416 56
State taxes on premiums .....		16,342 09
Insurance department licenses and fees .....		2,364 76
All other licenses, fees and taxes .....		626 31
Decrease in book value of ledger assets .....		2,766 89
All other disbursements, viz: Auditing accounts, \$1,683.20; traveling expenses, \$1,740.37; miscellaneous expenses, \$4,308.81; policy stamps and D. exchange on foreign reinsurance, \$2,238.55; commissions and D. exchange on foreign reinsurance recoveries, \$1,050. 31; D. exchange on foreign transactions, \$1,036.22 .....		12,066 46
Remittance to home office .....		966,336 80
Total disbursements .....		<u>\$1,466,068 18</u>
Balance .....		<u>\$1,412,977 85</u>

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$ 17,000 00
Book value of bonds and stocks, excluding interest (Schedule A) .....	1,013,063 77
Cash in office .....	447 20
Deposited in trust companies and banks not on interest .....	62,431 06
Deposited in trust companies and banks on interest .....	13,369 87
Agent's balances, representing business written subsequent to October 1, last .....	290,427 00
Agent's balances, representing business written prior to October 1, last .....	21,218 95
Bills receivable, taken for marine and inland risks .....	5,000 00
Total ledger assets .....	<u>\$1,412,977 85</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 265 96
Interest accrued on bonds .....	12,764 58
Total .....	13,030 54
Other non-ledger assets, viz: Due from other companies for reinsurance on losses already paid .....	26,220 63
Gross assets .....	<u>\$1,452,229 02</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.	\$21,218 95
Bills receivable, past due, taken for marine, inland and fire risks	5,000 00
Reinsurance due from Lloyds and others	6,903 46
Book value of ledger assets over market value, viz: Stocks and bonds..	13,807 77
Total .....	<u>\$46,930 18</u>
Total admitted assets .....	<u>\$1,405,298 84</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense	\$446,762 66
Losses resisted	4,609 00
Total claims for losses	<u>\$451,371 66</u>
Deduct reinsurance	<u>202,369 95</u>
Net amount of unpaid losses	\$249,001 71
Unearned premiums at 100 per cent on marine risks	123,987 80
Reinsurance in Lloyds and others	39,858 82
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	6,987 63
State, county and municipal taxes due or accrued	21,306 55
Commissions, brokerage and other charges due or to become due to agents and brokers	32,614 78
Reinsurance premiums	<u>193,424 48</u>
Total liabilities, except deposit capital	<u>\$667,181 77</u>
Deposit capital	\$617,000 00
Surplus over all liabilities	<u>121,117 07</u>
Surplus to policy holders	738,117 07
Total .....	<u>\$1,405,298 84</u>

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908	\$ 27,649,342 00	\$ 397,058 14
Written during the year	1,018,026,830 00	2,176,053 46
Totals	<u>\$1,045,676,172 00</u>	<u>\$2,573,111 60</u>
Expired and terminated	1,019,682,149 00	2,238,719 08
In force at end of the year	\$25,994,023 00	\$334,392 52
Deduct amount reinsured	<u>17,166,710 00</u>	<u>210,404 72</u>
Net amount in force	<u>\$8,827,313 00</u>	<u>\$123,987 80</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland .....	<u>\$309,239 53</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written	\$15,477,138 00
Less	<u>3,612,540 00</u>
Net risks written	<u>\$11,864,598 00</u>
Gross premiums received	\$37,936 46
Less	<u>8,589 60</u>
Net premiums received	<u>\$29,346 86</u>
Net losses paid	<u>\$11,303 28</u>
Net losses incurred	<u>\$2,277 28</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
New York, New Haven & Hartford R. R., 4s.....	\$129,224 97	\$119,310 00
Illinois Central R. R., 3½s.....	28,919 63	27,600 00
Old Colony R. R., reg., 4s.....	77,205 96	75,000 00
Boston & Maine R. R., gold coup., 4½s.....	1,037 62	1,070 00
Boston & Maine R. R., gold coup., 3½s.....	11,559 33	11,280 00
Boston & Maine R. R., reg., 4½s.....	2,100 00	2,100 00
New England R. R., reg., 5s.....	59,510 70	59,000 00
State of Massachusetts, reg., gold, 3½s.....	12,645 72	11,640 00
City of Brooklyn, local imp., 3s.....	42,282 00	40,740 00
City of New York, corp. stock, 3½s.....	70,397 09	63,000 00
City of New York, additional water stock, 3½s.....	102,546 00	97,000 00
District of Columbia, fund., 3.65s.....	115,036 20	107,000 00
Port of Portland, 5s.....	8,816 04	8,640 00
City of Portland, water, 5s.....	25,495 56	25,070 00
City of Portland, new city hall, 5s.....	2,233 17	2,160 00
East Shore & Suburban R. R., gold, 5s.....	31,590 00	31,590 00
Pennsylvania R. R., col. trust, 4½s.....	38,256 42	39,390 00
Chicago, Milwaukee & St. Paul R. R., 5s.....	53,907 65	50,950 00
Lehigh Valley R. R., 1st mort., gold, 4½s.....	35,939 70	37,450 00
Pittsburgh, Ft. Wayne & Chicago R. R.....	123,131 08	134,816 00
Illinois Central R. R., leased lines.....	1,595 00	1,470 00
Cleveland & Pittsburgh R. R.....	39,653 93	44,000 00
<b>Totals.....</b>	<b>\$1,013,083 77</b>	<b>\$999,276 00</b>

## UNITED STATES BRANCH.

## CALEDONIAN INSURANCE COMPANY.

Principal office in United States, No. 50-52 Pine st., New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Edinburgh, Scot.; incorporated 1805; commenced business in Illinois Oct. 8, 1890.]

CHARLES H. POST, United States Manager.

GEORGE HERRMANN, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital in New York and Ohio.....	\$310,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$1,910,861 20

## INCOME.

	Fire.	
Gross premiums.....	\$1,964,237 18	
Deduct reinsurance and return premiums.....	548,792 49	
<b>Total premiums.....</b>		<b>\$1,415,444 69</b>
Interest on bonds and dividends on stocks, \$46,555.29; other sources, \$851.95.....	\$47,407 24	
Rents—including company's occupancy of its own buildings.....	43,335 78	
<b>Total interest and rents.....</b>		<b>90,743 02</b>
Agents' balances previously charged off.....		290 48
Profit on sale or maturity of ledger assets.....		34,762 50
<b>Total income.....</b>		<b>\$1,541,240 69</b>
<b>Total.....</b>		<b>\$3,452,101 89</b>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$757,072 02
Deduct salvage, \$7,334.47; and reinsurance, \$116,718.09 .....	124,052 56
Net amount paid for losses .....	\$633,019 46
Expenses of adjustment, settlement of losses .....	34,284 02
Commissions or brokerage .....	316,941 29
Salaries and expenses of special and general agents .....	25,652 71
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	83,216 38
Rents—including company's occupancy of its own buildings .....	8,435 94
Advertising, printing and stationery .....	9,651 08
Postage, telegrams, telephone and express .....	13,608 20
Legal expenses .....	697 85
Furniture and fixtures .....	587 03
Maps, including corrections .....	4,461 66
Underwriters' boards and tariff associations .....	13,888 43
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	8,862 40
Inspections and surveys .....	3,918 85
Repairs and expenses on real estate .....	19,522 73
Taxes on real estate .....	6,040 94
State taxes on premiums .....	18,546 25
Insurance department licenses and fees .....	7,712 51
All other licenses, fees and taxes .....	6,700 11
Agents' balances charged off .....	4,129 79
Loss on sale or maturity of ledger assets .....	7,673 59
Decrease in book value of ledger assets .....	658 56
All other disbursements, viz: Office expenses and miscellaneous .....	2,260 39
Remittance to home office .....	230,997 23
Total disbursements .....	<u>\$1,461,467 40</u>
Balance .....	<u>\$1,990,634 49</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 439,510 58
Book value of bonds and stocks, excluding interest (Schedule A) .....	1,212,229 65
Cash in office .....	204 82
Deposited in trust companies and banks not on interest .....	103,241 14
Deposited in trust companies and banks on interest .....	32,000 00
Agent's balances, representing business written subsequent to October 1, last .....	194,685 41
Agent's balances, representing business written prior to October 1, last .....	5,822 60
Bills receivable taken for fire risks .....	640 49
Other ledger assets, viz: Due for reinsurance on losses paid .....	2,299 80
Total ledger assets .....	<u>\$1,990,634 49</u>

## [NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$7,282 89
Interest accrued on other assets .....	490 86
Total .....	7,773 75
Market value of real estate over book value .....	85,489 42
Market value of bonds and stocks over book value .....	7,650 35
Gross assets .....	<u>\$2,091,548 09</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 5,822 60
Bills receivable, past due, taken for marine, inland and fire risks .....	602 61
Due for reinsurance on losses paid .....	314 34
Special deposits to secure liabilities in Virginia .....	25,250 00
Total .....	31,989 55
Total admitted assets .....	<u>\$2,059,558 46</u>



## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$40,190 27	
Losses in process of adjustment, or in suspense .....	74,573 38	
Losses resisted .....	18,294 43	
Total claims for losses .....	\$133,058 08	
Deduct reinsurance .....	11,954 75	
Net amount of unpaid losses .....		\$ 121,103 33
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$464,906 94	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	807,968 44	
Total unearned premiums as computed above .....		1,272,875 38
State, county and municipal taxes due or accrued .....		20,000 00
Reinsurance premiums .....		20,114 76
All other liabilities, viz: Reserve for contingencies .....		25,000 00
Total .....		\$1,459,093 47
Less liabilities secured by special deposits in the following states: Virginia, losses, \$900.70; unearned premiums, \$12,976.50 .....		12,977 50
Total liabilities, except deposit capital .....		\$1,446,115 97
Deposit capital .....	\$310,000 00	
Surplus over all liabilities .....	303,442 49	
Surplus to policy holders .....		613,442 49
Total .....		\$2,059,558 46

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$238,820,502 00	\$2,669,274 37
Written during the year .....	169,875,440 00	1,964,237 15
Totals .....	\$408,695,942 00	\$4,633,511 55
Expired and terminated .....	155,550,602 00	\$1,826,857 87
In force at end of the year .....	\$253,125,340 00	\$2,806,653 68
Deduct amount reinsured .....	29,677,409 00	335,019 90
Net amount in force .....	\$223,447,931 00	\$2,471,633 78

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$ 75,950,531 00	\$ 929,813 80
More than one and not more than three years to run .....	104,922,300 00	1,025,518 24
More than three years to run .....	42,575,100 00	516,301 65
Net amount in force Dec. 31, 1909 .....	\$223,447,931 00	\$2,471,633 78

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 50,000 00
Losses incurred during the year, fire .....	615,799 23

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$11,839,610 00
Less canceled and reinsured .....	3,349,420 00
Net risks written .....	\$8,490,190 00
Gross premiums received .....	\$149,186 85
Less return premiums and reinsurance premiums .....	35,038 52
Net premiums received .....	\$114,148 33
Net losses paid .....	\$48,878 08
Net losses incurred .....	\$43,458 29

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
City of Cincinnati, Ohio, park exten., 4s .....	\$100,425 00	\$104,000 00
City of Columbia, State of South Carolina, 4s .....	7,040 25	7,000 00
City of Richmond, Va., 4s .....	22,500 00	22,725 00
City of Richmond, Va., 4s .....	2,325 25	2,525 00
New York City, gold, 3½s .....	109,250 00	94,000 00
New York City, gold, 3½s .....	102,125 00	91,000 00
New York City, gold, 3½s .....	111,185 89	99,000 00
Portland, Ore., water, 5s .....	57,301 97	54,500 00
State of Georgia, 3½s .....	10,000 00	10,000 00
Chicago, Rock Island & Pacific R. R. Co., gen. mort., gold, 4s .....	51,750 00	49,500 00
Lake Shore & Michigan Southern R. R. Co., gold, 4s .....	47,812 50	47,500 00
Richmond & Petersburg R. R. Co., cons. mort., 4½s .....	50,600 00	52,000 00
St. Louis & San Francisco R. R. Co., 7-yr., gold notes, 4½s .....	24,193 75	24,250 00
Brooklyn Union Gas Co., 1st cons., gold, 5s .....	5,788 83	5,350 00
Central Union Gas Co. of New York, 1st mort., gold, 5s .....	5,500 00	5,050 00
Tidewater Co., 1st lien 5-yr. gold notes, 6s .....	9,148 25	9,180 00
Atchafson, Topeka & Santa Fe Ry. Co., pref. ....	51,725 00	52,500 00
Chicago, Milwaukee & St. Paul R. R. Co., pref. ....	102,581 85	154,800 00
Cleveland & Pittsburgh R. R. Co., capital .....	17,700 00	17,600 00
Manhattan Ry. Co. ....	67,970 72	70,500 00
Morris & Essex Ry. Co., capital .....	18,500 00	18,500 00
New York, Chicago & St. Louis R. R. Co., 1st pref. ....	11,300 00	10,700 00
Pennsylvania R. R. Co. ....	38,174 00	41,160 00
Rome, Watertown & Ogdensburg R. R. Co., capital .....	13,000 00	12,600 00
American Exchange National Bank of New York .....	24,968 44	25,000 00
Consolidated Gas of New York .....	91,928 20	80,000 00
Electric Bond & Share Co., pref. ....	18,400 00	17,600 00
Southern Adjustment Bureau .....	200 00	200 00
The Mackay Co., pref. ....	100 00	100 00
Underwriter's Salvage Co. of New York .....	36,689 05	39,000 00
Underwriter's Salvage Co. of Chicago .....	1,000 00	1,250 00
Western Adjustment & Inspection Co .....	150 00	750 00
Totals .....	<u>\$1,212,229 65</u>	<u>\$1,219,880 00</u>

## UNITED STATES BRANCH.

## COLOGNE RE-INSURANCE COMPANY.

Principal office in United States, No. 1 Liberty street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Cologne, Ger.; incorporated 1846; commenced business in Illinois Aug. 14, 1899.]

EDWIN M. CRAGIN, United States Manager.

WALTER H. SAGE, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York .....	\$210,000 00
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$1,172,502 54</u>

## INCOME.

	Fire.	
Gross premiums .....	\$1,202,187 85	
Deduct reinsurance and return premiums .....	267,165 09	
Total premiums .....		\$935,002 76
Interest on bonds .....		35,820 00
Remittance from home office .....		42 43
Total income .....		<u>\$970,865 19</u>
Total .....		<u>\$2,143,367 73</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$444,286 15	
Deduct salvage.....	5,273 14	
Net amount paid for losses.....		\$439,013 02
Expenses of adjustment, settlement of losses.....		8,368 26
Commissions or brokerage.....		268,823 77
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		6,060 40
State taxes on premiums.....		17,277 77
Insurance department licenses and fees.....		4,997 17
All other licenses, fees and taxes.....		2,422 72
All other disbursements, viz: Miscellaneous.....		110 66
Remittance to home office.....		222,914 61
Total disbursements.....		\$970,008 37
Balance.....		\$1,173,350 36

## ASSETS.

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A).....	\$962,462 01
Deposited in trust companies and banks not on interest.....	236 62
Agent's balances, representing business written subsequent to October 1, last.....	170,266 09
Agent's balances, representing business written prior to October 1, last.....	40,394 64
Total ledger assets.....	\$1,173,350 36

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	11,810 00
Gross assets.....	\$1,185,160 36

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$40,394 64
Book values of ledger assets over market value, viz: Bonds.....	43,372 01
Total.....	83,766 65
Total admitted assets.....	\$1,101,402 71

## LIABILITIES

Losses in process of adjustment, or in suspense.....		\$39,498 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$340,454 40	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	385,533 00	
Total unearned premiums as computed above.....		725,987 40
State, county and municipal taxes due or accrued.....		20,000 00
Total liabilities, except deposit capital.....		\$835,485 40
Deposit capital.....	\$210,000 00	
Surplus over all liabilities.....	55,917 31	
Surplus to policy holders.....		265,917 31
Total.....		\$1,101,402 71

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$135,854,670 00	\$1,417,005 00
Written during the year.....	115,507,900 00	1,202,167 85
Totals.....	\$251,362,570 00	\$2,619,172 85
Expired and terminated.....	115,147,915 00	1,210,966 19
In force at end of the year.....	\$136,214,655 00	\$1,408,206 66
Deduct amount reinsured.....		
Net amount in force.....	\$136,214,655 00	\$1,408,206 66

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$63,553,143 00	\$690,908 80
More than one and not more than three years to run.....	56,201,783 00	518,424 73
More than three years to run.....	16,459,729 00	208,873 13
Net amount in force Dec. 31, 1909.....	\$136,214,655 00	\$1,408,206 66

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire .....	<u>442,109 01</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$4,900,514 00
Less .....	<u>1,342,982 00</u>
Net risks written .....	<u>\$3,557,532 00</u>
Gross premiums received .....	\$55,407 89
Less .....	<u>11,817 16</u>
Net premiums received .....	<u>\$43,590 73</u>
Net losses paid .....	<u>\$17,636 01</u>
Net losses incurred .....	<u>\$18,015 01</u>

## SCHEDULE A.

	Bonds.	Book value.	Market value.
United States, reg., 4s .....		\$202,602 00	\$182,850 00
New York City, reg., 3½s .....		106,750 89	97,000 00
New York City, reg., 3½s .....		55,349 66	47,000 00
Atchafson, Topeka & Santa Fé Ry. Co., gen. mort., 4s .....		133,845 00	135,000 00
Central Pacific R. R. Co., 1st refund. mort., 4s .....		144,774 84	145,500 00
Central Pacific Ry., gen. mort., 3½s .....		41,312 50	40,940 00
Chicago, Milwaukee & St. Paul R. R. Co., 1st mort., (C. & P. W.) 5s ..		92,191 78	87,200 00
Union Pacific R. R. Co., 1st mort., (R. R. and land grant) 4s .....		185,635 34	183,600 00
Totals .....		<u>\$962,462 01</u>	<u>\$919,090 00</u>

## UNITED STATES BRANCH.

## COMMERCIAL UNION ASSURANCE COMPANY, (LIMITED).

Principal office in the United States, cor. Pine and William streets, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

(Located at London, Eng.; incorporated Sept. 28, 1861; commenced business in Illinois April 16, 1872)

A. H. WRAY, United States Manager.

HENRY C. EDDY, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York, Ohio and Massachusetts .....	<u>\$378,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$6,661,221 08</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$5,318,191 97	\$696,721 10	
Deduct reinsurance and return premiums.....	1,507,870 38	108,430 41	
Total premiums.....	<u>\$3,810,321 59</u>	<u>\$588,290 69</u>	\$4,398,612 28
Interest on mortgage loans.....		\$ 955 00	
Interest on bonds and dividends on stocks, \$193,970.98; other sources, \$6,896.91.....		200,867 89	
Rents—including company's occupancy of its own buildings.....		<u>67,561 83</u>	
Total interest and rents.....			269,384 72
Profit on sale or maturity of ledger assets.....			10,896 06
Remittance from home office.....			<u>41,276 40</u>
Total income.....			<u>\$4,720,171 46</u>
Total.....			<u>\$11,381,392 54</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$2,200,613 37	\$361,165 01	
Deduct salvage, \$40,255.99, and reinsurance, \$346,- 746.02.....	334,193 84	52,808 17	
Net amount paid for losses.....	<u>\$1,866,419 53</u>	<u>\$308,356 84</u>	\$2,174,776 37
Expenses of adjustment, settlement of losses.....			62,245 93
Deposit premiums returned.....			2,704 38
Commissions or brokerage.....			810,379 79
Allowances to local agencies for miscellaneous agency expenses.....			2,927 51
Salaries and expenses of special and general agents.....			85,534 93
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			142,159 83
Rents—including company's occupancy of its own buildings.....			20,176 79
Advertising, printing and stationery.....			30,851 65
Postage, telegrams, telephone and express.....			23,449 00
Legal expenses.....			590 78
Furniture and fixtures.....			3,960 87
Maps, including corrections.....			6,396 04
Underwriters' boards and tariff associations.....			41,747 33
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....			33,264 20
Inspections and surveys.....			20,099 38
Repairs and expenses on real estate.....			24,882 64
Taxes on real estate.....			15,351 85
State taxes on premiums.....			61,191 62
Insurance department licenses and fees.....			12,910 69
All other licenses, fees and taxes.....			14,905 70
Agents' balances charged off.....			72 93
Decrease in book value of ledger assets.....			18,640 46
All other disbursements, viz.: Exchange, \$4,460.74; miscellaneous, \$6,505.25.....			10,965 99
Remittance to home office.....			<u>665,008 05</u>
Total disbursements.....			<u>\$4,285,474 71</u>
Balance.....			<u>\$7,095,917 83</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 696,163 62
Mortgage loans on real estate.....	23,000 00
Book value of bonds and stocks, excluding interest (Schedule A).....	5,080,730 44
Cash in office.....	7,810 10
Deposited in trust companies and banks not on interest.....	128,920 68
Deposited in trust companies and banks on interest.....	203,484 22
Agents' balances, representing business written subsequent of October 1, last.....	908,441 70
Agents' balances, representing business written prior to October 1, last.....	34,734 69
Bills receivable taken for fire risks.....	<u>632 38</u>
Total ledger assets.....	<u>\$7,095,917 83</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 56 25
Interest accrued on bonds.....	67,087 87
Rents accrued on company's property.....	<u>8,445 00</u>
Total.....	75,589 12
Market value of real estate over book value.....	<u>189,836 38</u>
Gross assets.....	<u>\$7,361,343 33</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.	\$34,734 69
Bills receivable, past due, taken for marine, inland and fire risks	542 96
Book value of ledger assets over market value, viz.: Bonds and stocks	15,690 44
<b>Total</b>	<b>\$50,968 09</b>
<b>Total admitted assets</b>	<b>\$7,310,375 24</b>

## LIABILITIES.

Losses adjusted and unpaid, not due	\$ 62,746 07
Losses in process of adjustment or in suspense	394,799 00
Losses resisted	378,507 69
<b>Total claims for losses</b>	<b>\$836,052 76</b>
Deduct reinsurance	47,219 33
<b>Net amount of unpaid losses</b>	<b>\$ 788,833 43</b>
Unearned premiums at 50 per cent on fire risks running one year or less	\$1,412,027 95
Unearned premiums <i>pro rata</i> on fire risks running more than one year	1,978,002 40
Unearned premiums at 50 per cent on inland navigation risks	99,581 87
Unearned premiums at 72 per cent on marine risks	49,226 56
<b>Total unearned premiums as computed above</b>	<b>3,538,838 78</b>
Amount reclaimable by the insured on perpetual fire insurance policies	97,161 83
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,500 00
State, county and municipal taxes due or accrued	62,550 00
Commissions, brokerage and other charges due or to become due to agents and brokers	111,200 00
Return premiums, \$11,197.00: reinsurance premiums, \$48,656.00	57,853 00
<b>Total liabilities, except capital stock</b>	<b>\$4,661,937 04</b>
Deposit capital	\$ 378,000 00
Surplus over all liabilities	2,270,438 20
<b>Surplus to policy holders</b>	<b>2,648,438 20</b>
<b>Total</b>	<b>\$7,310,375 24</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908	\$646,909,491 00	\$6,817,072 98	\$ 15,566,455 00	\$289,709 12
Written during the year	515,366,423 00	5,318,191 97	616,574,122 00	696,721 10
<b>Totals</b>	<b>\$1,162,275,914 00</b>	<b>\$12,135,264 95</b>	<b>\$632,140,577 00</b>	<b>\$986,430 22</b>
Expired and terminated	480,072,132 00	4,911,666 96	616,798,349 00	673,448 74
<b>In force at end of the year</b>	<b>\$702,203,782 00</b>	<b>\$7,223,597 99</b>	<b>\$15,342,228 00</b>	<b>\$292,981 48</b>
Deduct amount reinsured	59,007,797 00	591,960 99	1,373,768 00	24,562 61
<b>Net amount in force</b>	<b>\$643,196,075 00</b>	<b>\$6,631,637 00</b>	<b>\$13,968,460 00</b>	<b>\$268,418 87</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$261,383,248 00	\$2,824,055 00
More than one and not more than three years to run	261,576,587 00	2,387,169 42
More than three years to run	120,286,240 00	1,420,411 68
<b>Net amount in force Dec. 31, 1909</b>	<b>\$643,196,075 00</b>	<b>\$6,631,637 00</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$ 200,000 00
Losses incurred during the year, fire, \$1,803,341.72; ocean marine, \$78,155.62; inland marine, \$252,867.51	2,134,364 85

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.	Tornado.
Gross risks written.....	\$30,062,474 58	\$2,853,842 00	\$821,470 00
Less.....	8,667,907 83	697,432 00	188,315 00
Net risks written.....	\$21,394,566 75	\$2,156,410 00	\$633,155 00
Gross premiums received.....	\$314,139 19	\$10,023 66	\$4,108 60
Less.....	65,959 73	1,883 38	723 13
Net premiums received.....	\$248,179 46	\$8,140 28	\$3,385 47
Net losses paid.....	\$97,667 80	\$8,670 74	\$651 52
Net losses incurred.....	\$99,474 75	\$9,230 06	\$664 02

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
United States, reg., 4s.....		\$121,872 80	\$126,500 00
United States, reg., 2s.....		1,739 12	10,200 00
Cleveland, Ohio, city of, reg., 4s.....		101,250 00	101,000 00
Georgia, state of, reg., 4s.....		10,475 00	10,500 00
New York City, reg., 3 1/2s.....		96,971 00	95,000 00
New York City, reg., 3 1/2s.....		96,726 00	94,000 00
New York City, reg., 3 1/2s.....		96,348 70	90,000 00
New York City, reg., 6s.....		100,628 00	101,000 00
New York City, reg., 3 1/2s.....		28,116 20	27,440 00
New York City, reg., 4s.....		50,500 00	50,000 00
New York City, 4s.....		100,250 00	100,000 00
Richmond, Va., city of, reg., 4s.....		50,625 00	50,500 00
Atlantic Coast Line R. R. (L. & N., coll.), 4s.....		46,339 30	47,500 00
Baltimore & Ohio R. R., S. W. div., 1st, 3 1/2s.....		12,896 80	12,600 00
Baltimore & Ohio R. R., P. L. E. & W. Va., ref., 4s.....		97,265 00	93,000 00
Buffalo Ry. Co., 1st consol., 5s.....		28,010 50	27,000 00
Central R. R. of N. J., gen. mort., reg., 5s.....		53,197 91	62,500 00
Central Pacific Ry. Co., 1st ref., gen. mort., guar., 4s.....		98,245 00	97,000 00
Central Pacific Ry. Co., mort., guar., 3 1/2s.....		44,555 70	44,500 00
Cheapeake & Ohio Ry., 1st consol. mort., 5s.....		56,750 00	57,000 00
Chicago, Burlington & Quincy R. R. Co., Ill. div., 3 1/2s.....		46,041 30	45,000 00
Chicago, Lake Shore & Eastern Ry., 1st mort., guar., 4 1/2s.....		31,950 00	32,100 00
Chicago, Milwaukee & St. Paul R. R. Co., ter. 1st, 5s.....		74,640 09	78,000 00
Chicago, Milwaukee & St. Paul R. R. Co., C. & P. W. div., 1st, 5s.....		52,008 60	54,500 00
Chicago & Northwestern R. R., s. f., deb., reg., 5s.....		67,454 71	74,120 00
Chicago & Northwestern R. R., consol. mort., 7s.....		52,520 89	57,000 00
Chicago, Rock Island & Pacific R. R., 1st, reg., 6s.....		63,387 60	67,200 00
Chicago, Rock Island & Pacific R. R., gen. mort., 4s.....		48,755 00	49,500 00
Chicago, Rock Island & Pacific R. R., 1st ref., 4s.....		48,181 70	45,500 00
Chicago, St. Louis & New Orleans R. R., consol., 5s.....		59,314 50	58,500 00
Cleveland, C. C. & St. Louis R. R., S. & C. div., 1st, 4s.....		44,611 50	47,500 00
Cleveland, C. C. & St. Louis R. R., gen. mort., gold, 4s.....		48,937 50	48,500 00
Connecticut Ry. & Lighting Co., 1st ref., guar., 4 1/2s.....		49,918 75	51,500 00
Denver & Rio Grande R. R., 1st consol., 4 1/2s.....		51,111 80	52,000 00
Denver & Rio Grande R. R., 1st consol., 4s.....		50,313 20	47,500 00
Des Moines & Ft. Dodge R. R., 1st guar., 4s.....		97,597 55	90,000 00
Detroit United Rys., 1st consol., 4 1/2s.....		94,289 72	82,000 00
Erie Ry. Co., 1st consol., 7s.....		74,440 80	73,200 00
Great Northern-Northern Pacific, C., B. & Q., coll., 4s.....		94,601 23	97,000 00
Illinois Central R. R., purchased lines, 1st, 3 1/2s.....		47,726 00	44,500 00
Iowa, Minn., & Northwestern R. R., 1st, reg., 3 1/2s.....		44,375 00	46,000 00
Kentucky Central R. R., 1st, 4s.....		20,057 66	19,400 00
Lake Erie & Western R. R., 1st, 5s.....		14,441 37	14,820 00
Lake Shore & Michigan Southern R. R., 4s.....		47,892 30	48,000 00
Lehigh Valley of N. Y. R. R., 1st reg., guar., 4 1/2s.....		49,000 00	53,500 00
Lehigh Valley Terminal R. R. Co., 1st reg., guar., 5s.....		50,910 82	57,500 00
Long Island R. R., 40-year, deb., 5s.....		52,433 61	53,500 00
Long Island R. R., ref., mort., guar., 4s.....		100,665 60	99,000 00
Louisville & Nashville R. R. Co., unif. mort., 4s.....		25,360 44	25,000 00
Louisville & Nashville R. R., N. O. & M. div., 1st, 6s.....		61,041 60	62,500 00
Louisville & Nashville R. R., At., Knox, & Cinn. div., 4s.....		46,937 50	47,000 00
Metropolitan St. Ry. Co., N. Y., gen. mort., & coll. trust, 5s.....		23,642 50	20,000 00
Metropolitan St. Ry. Co., N. Y., ref. mort., 4s.....		31,905 01	26,000 00
Michigan Central Ry., deb., 4s.....		46,562 50	46,500 00
Milwaukee, Lake Shore & Western R. R., consol., 1st, 6s.....		26,906 27	29,250 00
Minneapolis St. Ry., 1st consol., 5s.....		50,337 21	52,500 00
Minn., St. Paul & Sault Ste. Marie R. R., guar., 4s.....		99,466 17	99,000 00

## SCHEDULE A—Concluded.

Description.		Bonds and Stocks.	Book value.	Market value.
Mississippi Central R. R. Co., 1st mort., 5s.....			\$ 47,500 00	\$ 48,000 00
Missouri Pacific Ry., mort., 4s.....			44,150 00	41,000 00
New Orleans Terminal Co. "A," 1st, guar., 4s.....			48,138 78	42,500 00
New York Central & Hudson River R. R., gold, deb., 4s.....			198,791 53	192,000 00
New York Central & Hudson River R. R., Lake Shore, coll., 3½s.....			44,436 22	40,500 00
Norfolk & Western R. R., imp and ext., 6s.....			61,170 62	63,000 00
Norfolk & Western R. R., gen. mort., 6s.....			62,573 00	62,500 00
Norfolk & Western R. R., div., 1st lien and gen. mort., 4s.....			23,281 25	23,250 00
Northern Pacific R. R., prior lien and L. G., reg., 4s.....			100,964 50	103,000 00
Oregon Short Line R. R., ref. mort., guar., 4s.....			95,051 83	95,000 00
Pennsylvania Co., guar. trust certif. series D., 3½s.....			90,708 80	90,000 00
Pennsylvania R. R., conv., 3½s.....			48,882 58	48,500 00
St. Louis Transit Co., imp., 5s.....			24,279 50	21,250 00
St. Louis, Iron Mt. & Southern Ry., U. & R. mort., 4s.....			44,066 67	43,000 00
St. Louis, Iron Mt. & So. Ry., gen. consol. mort., & L. G., 5s.....			55,708 10	55,000 00
St. Louis Terminal Cupples Sta. & Property Co., 4½s.....			70,266 00	70,000 00
St. Paul City Ry. Co., Minn. Cable, consol., 5s.....			25,195 79	27,000 00
St. Paul, Minn. & Manitoba Ry., consol. mort., 6s.....			32,087 00	32,000 00
Southern Ry. Co., 1st consol. mort., 5s.....			113,243 90	112,000 00
Toledo, Walhonding Valley & Ohio R. R. Co., A., 4½s.....			88,503 78	88,400 00
Toledo, Walhonding Valley & Ohio R. R. Co., B., 4½s.....			4,165 02	4,160 00
Union Pacific R. R. Co., 1st mort. Ry. & L. G., 4s.....			86,641 39	102,000 00
United of N. J. Rail & Canal Co., 4s.....			12,960 50	12,480 00
Wabash R. R. Co., 1st lien ter., 4s.....			47,162 50	43,000 00
Western Pennsylvania R. R., consol. mort., guar., 4s.....			50,022 38	50,500 00
West Shore R. R., guar., 1st reg., 4s.....			50,151 50	51,000 00
West Virginia & Pittsburgh R. R., 1st, 4s.....			24,745 00	23,750 00
N. Y. Gas & Electric Light, Heat & Power Co., 1st, 5s.....			35,373 10	35,020 00
Western Union Telegraph Co., F. & R. E. mort., 4½s.....			51,043 30	48,500 00
Chicago, Milwaukee & St. Paul R. R., pref.....			26,268 75	25,800 00
New York, New Haven & Hartford R. R.....			98,728 84	86,900 00
General Adjustment Bureau, New York.....			147 00	150 00
Southern Adjustment Bureau.....			50 00	50 00
Underwriters' Salvage Association of New York.....			990 00	1,250 00
Underwriters' Salvage Co. of Chicago.....			989 98	750 00
Totals.....			<u>\$5,090,730 44</u>	<u>\$5,075,040 00</u>

## UNITED STATES BRANCH.

## FIRST RUSSIAN INSURANCE COMPANY.

Principal office in United States, No. 52 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

Located at St. Petersburg, Russia; incorporated June 22, 1827; commenced business in Illinois April 29, 1907.]

PAUL E. RASOR, United States Manager.

WM. S. WARREN, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$300,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$881,758 47

## INCOME.

Gross premiums.....	Fire.	
Deduct reinsurance and return premiums.....	\$806,159 44	
	164,051 46	
Total premiums.....		\$642,107 98
Interest on bonds, \$30,960.00; other sources, \$2,276.62.....		33,236 62
Total income.....		<u>\$675,344 60</u>
Total.....		<u>\$1,557,103 07</u>



## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$302,251 70
Deduct salvage.....	1,126 73
Net amount paid for losses.....	\$301,124 97
Commissions or brokerage.....	183,779 71
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	500 00
Postage, telegrams, telephone and express.....	34 19
Fire department, fire patrol and salvage corps' assessments, fees, taxes and assessments	2,475 29
State taxes on premiums.....	12,105 55
Insurance department licenses and fees.....	2,075 75
Remittance to home office.....	180,000 00
Total disbursements.....	\$682,095 46
Balance.....	\$875,007 61

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A).....	\$792,904 73
Deposits in trust companies and banks on interest.....	61,792 06
Agents' balances, representing business written subsequent to October 1, last.....	20,310 82
Total ledger assets.....	\$875,007 61

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	5,100 00
Gross assets.....	\$880,167 61

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz.: Bonds.....	3,904 73
Total admitted assets.....	\$876,262 88

## LIABILITIES.

Losses in process of adjustment or in suspense.....		\$ 47,762 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$250,309 73	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	178,258 90	
Total unearned premiums as computed above.....		428,568 63
State, county and municipal taxes due or accrued.....		16,052 70
Total liabilities, except deposit capital.....		\$492,333 33
Deposit capital.....	\$300,000 00	
Surplus over all liabilities.....	83,879 55	
Surplus to policy holders.....		383,879 55
Total.....		\$876,262 88

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$63,051,598 00	\$662,287 75
Written during the year.....	81,675,907 00	806,159 44
Totals.....	\$144,727,405 00	\$1,468,447 19
Expired and terminated.....	64,451,825 00	661,470 34
Net amount in force.....	\$80,275,580 00	\$806,976 85

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$51,742,281 00	\$500,619 46
More than one and not more than three years to run.....	23,516,670 00	241,735 07
More than three years to run.....	5,016,629 00	64,622 32
Net amount in force Dec. 31, 1909.....	\$80,275,580 00	\$806,976 85

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	<u>304,299 97</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risk written.....	\$4,094,936 00
Less.....	<u>534,122 00</u>
Net risks written.....	<u>\$3,560,814 00</u>
Gross premiums received.....	\$62,065 21
Less.....	<u>15,821 65</u>
Net premiums received.....	<u>\$46,243 56</u>
Net losses paid.....	<u>\$25,200 35</u>
Net losses incurred.....	<u>\$26,326 35</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
United States Government, reg., 4s.....		\$121,000 00	\$115,000 00
City of New York, corp. stock., 4s.....		671,904 73	674,000 00
Totals.....		<u>\$792,904 73</u>	<u>\$789,000 00</u>

## UNITED STATES BRANCH.

## GENERAL MARINE INSURANCE COMPANY OF DRESDEN.

Principal office in United States, No. 5 and 7 S. William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Dresden, Germany; incorporated, 1861; commenced business in Illinois Feb. 16, 1892.]

MAX GRUNDNER, United States Manager.

GEORGE L. McCURDY, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York.....	<u>\$230,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$334,443 07</u>

## INCOME.

	Marine and Inland.
Gross premiums.....	\$311,167 89
Deduct reinsurance and return premiums.....	<u>83,333 13</u>
Total premiums.....	\$227,834 76
Interest on bonds, \$8,702.83; other sources, \$200.10.....	8,902 93
Profit on sale or maturity of ledger assets.....	294 38
Remittance from home office.....	<u>10,489 70</u>
Total income.....	<u>\$247,521 77</u>
Total.....	<u>\$581,964 84</u>

## DISBURSEMENTS.

	Marine. and Inland.
Gross amount paid for losses .....	\$184,045 93
Deduct Salvage, \$20,539.83; reinsurance, \$38,858.00 .....	59,397 83
Net amount paid for losses .....	\$124,648 10
Expenses of adjustment, settlement of losses .....	530 00
Commissions or brokerage .....	49,279 13
Salaries and expenses of special and general agents .....	1,772 96
Advertising, printing and stationery .....	1,145 53
Postage, telegrams, telephone and express .....	741 41
Legal expenses .....	162 71
Underwriters' boards and tariff associations .....	255 00
Inspections and surveys .....	340 60
State taxes on premiums .....	3,608 53
Insurance department licenses and fees .....	772 88
All other licenses, fees and taxes .....	150 00
Agents' balances charged off .....	124 05
Loss on sale or maturity of ledger assets .....	20,727 50
All other disbursements, viz: Tracings, \$522.15; subscription to paper, \$30.00; loss on exchange, \$74.94; miscellaneous, \$15.32 .....	642 11
Remittance to home office .....	98,898 67
Total disbursements .....	\$303,799 18
Balance .....	\$278,165 66

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$206,912 50
Deposited in trust companies and banks on interest .....	38,916 65
Agent's balances, representing business written subsequent to October 1, last .....	28,428 41
Agent's balances, representing business written prior to October 1, last .....	3,372 09
Bills receivable, taken for marine and inland risks .....	536 01
Total ledger assets .....	\$278,165 66

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	1,341 66
Market value of bonds and stocks over book value .....	87 50
Gross assets .....	\$279,594 82

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$3,372 09
Bills receivable, past due, taken for marine, inland and fire risks .....	536 01
Total .....	3,908 10
Total admitted assets .....	\$275,686 72

## LIABILITIES.

Losses adjusted and unpaid, due .....	\$ 3,493 91
Losses in process of adjustment, or in suspense .....	22,680 00
Net amount of unpaid losses .....	\$26,173 91
Unearned premiums at 50 per cent on inland navigation risks .....	\$16,724 06
Unearned premiums at 50 and 100 per cent on marine risks .....	12,362 44
Total unearned premiums as computed above .....	29,086 50
State, county and municipal taxes due or accrued .....	4,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	2,856 72
Reinsurance premiums .....	2,118 88
Total liabilities, except deposit capital .....	\$ 64,735 51
Deposit capital .....	\$230,000 00
Surplus over all liabilities .....	—19,048 79
Surplus to policy holders .....	210,951 21
Total .....	\$275,686 72

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$3,627,328 00	\$ 51,990 26
Written during the year.....	82,671,183 00	311,167 89
Totals.....	\$86,298,511 00	\$363,158 15
Expired and terminated.....	82,022,703 00	309,910 57
In force at end of the year.....	\$4,275,808 00	\$53,247 58
Deduct amount reinsured.....	514,850 00	2,468 33
Net amount in force.....	<u>\$3,760,958 00</u>	<u>\$50,779 25</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland.....	<u>\$118,042 01</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	<u>\$1,735,842 00</u>
Gross premiums received.....	\$3,238 13
Less.....	188 46
Net premiums received.....	<u>\$3,049 67</u>
Net losses paid.....	<u>\$654 53</u>
Net losses incurred.....	<u>\$654 53</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
New York City, N. Y., corp. stock, 34s.....		<u>\$206,912 50</u>	<u>\$207,000 00</u>

## UNITED STATES BRANCH.

## HAMBURG BREMEN FIRE INSURANCE COMPANY.

Principal office in United States, No. 19 Liberty street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Hamburg, Germany; incorporated 1854; commenced business in Illinois March 31, 1872.]

F. O. AFFELD, United States Manager.

CONRAD WITKOWSKY, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York..	<u>\$205,000 00</u>
Amount of ledger assets. Dec. 31. of previous year.....	<u>\$1,881,244 50</u>

## INCOME.

	Fire.	
Gross premiums.....	\$1,999,003 12	
Deduct reinsurance and return premiums.....	667,674 94	
<b>Total premiums.....</b>		<b>\$1,331,328 18</b>
Collateral loans.....	\$ 79 44	
Interest on bonds, \$74,149.80; other sources, \$1,437.53.....	75,587 33	
Interest on deposits in trust companies and banks.....	699 43	
<b>Total interest.....</b>		<b>76,366 20</b>
Agents' balances previously charged off.....		278 22
Profit on sale or maturity of ledger assets—Bonds.....		350 00
Increase in book value of ledger assets.....		77,305 42
From all other sources, viz.: Borrowed money.....		47,812 50
Remittance to home office.....		55,204 78
<b>Total income.....</b>		<b>\$1,588,645 30</b>
<b>Total.....</b>		<b>\$3,469,889 80</b>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$938,148 09	
Deduct salvage, \$8,554.48; and reinsurance, \$58,440.39.....	66,994 87	
<b>Net amount paid for losses.....</b>		<b>\$871,153 22</b>
Expenses of adjustment, settlement of losses.....		24,206 34
Commissions or brokerage.....		203,676 68
Allowances to local agencies for miscellaneous agency expenses.....		3,272 45
Salaries and expenses of special and general agents.....		98,303 17
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		71,028 68
Rents—including company's occupancy of its own buildings.....		18,321 47
Advertising, printing and stationery.....		14,138 29
Postage, telegrams, telephone and express.....		14,950 61
Legal expenses.....		851 00
Furniture and fixtures.....		1,067 97
Maps, including corrections.....		5,174 21
Underwriters' boards and tariff associations.....		22,029 42
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		16,189 26
Inspections and surveys.....		2,448 41
State taxes on premiums.....		23,870 09
Insurance department licenses and fees.....		5,354 04
All other licenses, fees and taxes.....		12,473 12
Agents' balances charged off.....		842 92
Decrease in book value of ledger assets.....		4,704 00
Southern Adjustment Bureau charged off.....		100 00
Borrowed money repaid.....		47,812 50
Interest on borrowed money.....		258 04
Remittance to home office.....		66,364 00
<b>Total disbursements.....</b>		<b>\$1,528,629 89</b>
<b>Balance.....</b>		<b>\$1,941,259 91</b>

## LEDGER ASSETS.

Loans secured by pledge of bonds stocks or other collaterals.....	\$ 60,000 00
Book value of bonds, excluding interest (Schedule A).....	1,662,198 22
Cash in office.....	40,598 48
Deposited in trust companies and banks on interest.....	5,000 00
Agents' balances, representing business written subsequent to October 1, last.....	172,131 36
Agents' balances, representing business written prior to October 1, last.....	1,331 85
<b>Total ledger assets.....</b>	<b>\$1,941,259 91</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	24,079 38
Market value of bonds and stocks over book value.....	33,561 78
<b>Gross assets.....</b>	<b>\$1,998,901 07</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	1,331 85
<b>Total admitted assets.....</b>	<b>\$1,997,569 22</b>

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$87,850 00	
Losses resisted.....	31,320 00	
Total claims for losses.....	\$119,170 00	
Deduct reinsurance.....	21,515 00	
Net amount of unpaid losses.....		\$ 97,655 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$485,750 22	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	649,879 03	
Total unearned premiums as computed above.....		1,135,629 25
State, county and municipal taxes due or accrued.....		30,000 00
Commissions brokerage and other charges due or to become due to agents and brokers.....		3,604 31
Total liabilities, except deposit capital.....		\$1,268,888 56
Deposit capital.....	\$205,000 00	
Surplus over all liabilities.....	525,680 66	
Surplus to policy holders.....		730,680 66
Total.....		\$1,997,569 22

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$234,255,966 00	\$2,778,069 69
Written during the year.....	159,042,178 00	1,999,003 12
Totals.....	\$393,298,144 00	\$4,777,072 81
Expired and terminated.....	156,137,399 00	1,937,002 89
In force at end of the year.....	\$237,160,745 00	\$2,840,069 92
Deduct amount reinsured.....	46,389,702 00	595,677 92
Net amount in force.....	\$190,771,043 00	\$2,244,392 00

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$73,197,436 00	\$971,500 44
More than one and not more than three years to run.....	93,881,634 00	942,141 79
More than three years to run.....	23,691,973 00	330,749 77
Net amount in force Dec. 31, 1909.....	\$190,771,043 00	\$2,244,392 00

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Losses incurred during the year, fire.....	826,698 22

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$11,353,871 00
Less.....	9,823,665 00
Net risks written.....	\$1,530,206 00
Gross premiums received.....	\$143,527 93
Less.....	97,994 28
Net premiums received.....	\$45,533 65
Net losses paid.....	\$64,480 25
Net losses incurred.....	\$59,207 25

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
District of Columbia, 3½s.....		\$115,500 00	\$112,350 00
Georgia, state, 4½s.....		10,400 00	10,500 00
Charleston City, S. C., refund., 4s.....		5,031 25	5,000 00
New York City, gold, 3½s.....		27,300 00	27,300 00
New York City, gold, 3½s.....		45,000 00	45,000 00
New York City, gold, 3½s.....		27,000 00	27,000 00
New York City, corp. stock, 3½s.....		89,000 00	90,000 00
New York City, gold, 4½s.....		53,500 00	55,500 00
Providence City, R. I., gold, 4s.....		25,250 00	25,250 00
Richmond City, Va., 5s.....		16,121 00	16,500 00
Richmond City, Va., 4s.....		12,625 00	12,625 00
Richmond City, Va., 4s.....		3,511 67	3,535 00
Atchison, Topeka & Santa Fé R. R., gen. mort., gold, 4s.....		50,000 00	50,000 00
Baltimore & Ohio R. R., prior lien, gold, 3½s.....		46,940 00	46,500 00
Beech Creek R. R., guar., 1st mort., gold, 4s.....		19,535 00	20,000 00
Buffalo & Susquehanna R. R. Co., 1st mort., refund, gold, 4s.....		70,400 00	65,600 00
Central of Georgia R. R., 1st mort., gold, 5s.....		34,080 00	34,800 00
Central Pacific Ry. Co., 1st refund mort., gold, 4s.....		48,500 00	48,500 00
Chesapeake & Ohio Ry. Co., consol. 1st mort., gold, 5s.....		34,143 75	34,200 00
Chicago & Alton Ry. Co., 1st lien, gold, 3½s.....		22,500 00	22,500 00
Chicago, Burlington & Quincy R. R. Co., Ill. div., mort., gold, 4s.....		9,461 00	10,100 00
Chic. & Mil. & St. P. R. R., Chi. & Pac. West. div., 1st mort., gold, 5s.....		32,283 00	32,700 00
Chicago, Milwaukee & St. Paul R. R. Co., ter. mort., gold, 5s.....		20,800 00	20,800 00
Cincinnati, Indps., St. Louis & Chi. R. R., gen. 1st mort., gold, 4s.....		34,447 00	34,300 00
Denver & Rio Grande R. R., cons. 1st mort., gold, 4s.....		44,327 00	47,500 00
East Tennessee, Virginia & Georgia R. R., consol., mort., gold, 5s.....		31,265 00	33,900 00
Erie R. R. Co., prior lien gold, 4s.....		44,500 00	43,500 00
Hocking Valley Ry. Co., consol. 1st mort., gold, 4½s.....		52,100 00	51,500 00
Illinois Central R. R., 1st mort., gold, 3½s.....		46,000 00	46,000 00
Lake Erie & Western R. R., 1st mort., gold, 5s.....		32,379 00	34,200 00
Long Island R. R., consol. 1st mort., gold, 5s.....		33,000 00	33,600 00
Louisiana & Arkansas Ry. Co., 1st mort., gold, 5s.....		19,400 00	19,400 00
Louisville & Nashville R. R., 1st mort., gold, 5s.....		30,300 00	34,500 00
Missouri, Kansas & Texas R. R. Co., 1st mort., gold, 4s.....		46,473 00	49,500 00
Missouri Pacific Ry. Co., trust gold, 5s.....		10,000 00	10,100 00
New York Chicago & St. Louis R. R., 1st mort., gold, 4s.....		27,142 00	30,000 00
Norfolk & Western Ry. Co., consol. 1st mort., gold, 4s.....		29,400 00	29,400 00
North. Pac. R. R. Co., prior lien Ry. and land grant, gold, 4s.....		26,512 00	30,900 00
Oregon Ry. & Navigation Co., consol. mort., gold, 4s.....		24,106 50	24,500 00
Oregon Short Line R. R. Co., 1st mort., gold, 5s.....		22,800 00	22,600 00
Pennsylvania Co., guar., 1st mort., gold, 4½s.....		31,200 00	31,200 00
Pennsylvania R. R., consol. mort., gold, 4s.....		15,225 00	15,450 00
Pennsylvania R. R., consol., mort., gold 5s.....		10,900 00	11,000 00
Pitts., Cin., Chi. & St. L. R. R., guar., cons. mort., gold, ser. A., 4½s.....		32,700 00	32,100 00
Reading Co. & The Phila. & Read. Coal & Iron Co., gen. mort., gold, 4s.....		48,843 75	50,000 00
St. Louis & San Francisco R. R., gen. mort., gold, 5s.....		15,530 00	16,350 00
St. Paul, Minn. & Manitoba R. R., consol. 1st mort., gold, 4½s.....		30,182 30	32,100 00
Scioto Valley & New Eng. R. R., guar., 1st mort., gold, 4s.....		21,750 00	28,800 00
Union Pacific R. R., 1st mort and land grant gold, 4s.....		30,150 00	30,600 00
Wabash R. R., 1st mort., gold, 5s.....		52,704 00	56,500 00
Totals.....		\$1,662,198 22	\$1,695,760 00

UNITED STATES BRANCH.  
**INDEMNITY MUTUAL MARINE ASSURANCE COMPANY,  
 (LIMITED.)**

Principal office in United States, No. 3 South William street, New York, N. Y.

**YEAR ENDING DECEMBER 31, 1909.**

[Located at London, Eng.; incorporated Dec. 31, 1886; commenced business in Illinois Feb. 5, 1897.]

DOUGLAS F. COX, United States Manager.

GEO. L. McCURDY, Attorney in Illinois at Chicago.

**CAPITAL.**

Deposit capital pursuant to the laws of Illinois, deposited in New York	\$200,000 00
Amount of ledger assets, Dec. 31, of previous year	<u>\$497,290 79</u>

**INCOME.**

	Marine and Inland.	
Gross premiums	\$509,688 24	
Deduct reinsurance and return premiums	<u>128,328 40</u>	
Total premiums		\$381,359 84
Interest on bonds, \$18,400; other sources, \$505.25		<u>18,905 25</u>
Total income		<u>\$400,265 09</u>
Total		<u>\$897,555 88</u>

**DISBURSEMENTS.**

	Marine and Inland.	
Gross amount paid for losses	\$273,527 00	
Deduct salvage and reinsurance	<u>92,397 70</u>	
Net amount paid for losses		\$181,129 30
Expenses of adjustment, settlement of losses		704 17
Commissions or brokerage		20,678 12
Salaries, fees and other charges of officers, directors, trustees, agents and employes		10,298 75
Rents		1,200 00
Advertising, printing and stationery		1,319 90
Postage, telegrams, telephone and express		418 68
Legal expenses		100 00
Furniture, fixtures and maps		628 82
Inspections and surveys		501 18
State taxes on premiums		8,764 77
Insurance department licenses and fees		1,230 78
Agents' balances charged off		341 33
Remittance to home office		<u>167,929 27</u>
Total disbursements		<u>\$395,245 07</u>
Balance		<u>\$502,310 81</u>

**LEDGER ASSETS.**

Book value of bonds, excluding interest (Schedule A)	\$448,192 00
Deposited in trust companies and banks not on interest	5,061 15
Deposited in trust companies and banks on interest	2,246 87
Agents' balances, representing business written subsequent to October 1, last	45,970 53
Agents' balances, representing business written prior to October 1, last	<u>840 26</u>
Total ledger assets	<u>\$502,310 81</u>



## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$4,950 00
Gross assets.....	<u>\$507,280 81</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.	\$ 840 26
Book values of ledger assets over market value.....	<u>11,492 00</u>
Total.....	12,332 26
Total admitted assets.....	<u><u>\$494,928 55</u></u>

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$101,539 68
Losses resisted.....	<u>4,400 00</u>
Total claims for losses.....	\$105,939 68
Deduct reinsurance.....	<u>5,817 41</u>
Net amount of unapaid losses.....	\$100,122 27
Reinsurance in Lloyds and various.....	<u>1,290 57</u>
Unearned premiums at 50 per cent on inland navigation risks.....	\$80,879 39
Unearned premiums at — per cent on marine risks.....	<u>21,545 61</u>
Total unearned premiums as computed above.....	102,425 00
State, county and municipal taxes due or accrued.....	8,071 04
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,358 84
Return premiums, \$5,500.00; reinsurance premiums, \$14,300.00.....	19,800 00
All other liabilities, viz: Standing credit to secure payment of premium.....	<u>300 00</u>
Total liabilities, except deposit capital.....	\$233,367 72
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	<u>61,560 83</u>
Surplus to policy holders.....	261,560 83
Total.....	<u><u>\$494,928 55</u></u>

## RISKS AND PREMIUMS.

	Marine and Inland Risks	Premiums.
In force Dec. 31, 1908.....	\$ 8,353,302 00	\$109,234 70
Written during the year.....	<u>133,207,187 00</u>	<u>509,688 24</u>
Totals.....	\$141,560,489 00	\$618,922 94
Expired and terminated.....	<u>134,498,832 00</u>	<u>514,178 35</u>
In force at end of the year.....	\$7,061,657 00	\$104,744 59
Deduct amount reinsured.....	<u>520,107 00</u>	<u>2,319 59</u>
Net amount in force.....	<u><u>\$6,541,550 00</u></u>	<u><u>\$102,425 00</u></u>

## GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland.....	<u>\$184,199 12</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$34,229,516 00
Less.....	<u>1,374,992 00</u>
Net risks written.....	<u>\$32,854,524 00</u>
Gross premiums received.....	\$58,643 94
Less.....	<u>5,473 47</u>
Net premiums received.....	<u>\$53,170 47</u>
Net losses paid.....	<u>\$36,530 60</u>
Net losses incurred.....	<u><u>\$35,826 58</u></u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Baltimore & Ohio, gold, prior lien, 3½s.....		\$ 40,300 00	\$ 37,200 00
New York & Putnam R. R., 1st mort., gold, 4s.....		50,000 00	49,500 00
Illinois Central R. R., 4s.....		50,000 00	50,000 00
City of New York, corp., 4s.....		20,500 00	200,000 00
Lake Shore & Michigan Southern R. R., notes, 5s.....			
Michigan Central R. R., notes, 5s.....		102,892 00	100,000 00
New York Central & Hudson River R. R., notes, 5s.....			
Totals.....		<u>\$448,192 00</u>	<u>\$436,700 00</u>

## UNITED STATES BRANCH.

## JAKOR INSURANCE COMPANY.

Principal office in United States, No. 1 Liberty street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Moscow, Russia; incorporated June 23, 1872; commenced business in Illinois Aug. 29, 1908.]

MUTZENBECHER &amp; BALLARD, United States Managers.

HAROLD W. LETTON, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$300,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$601,330 63

## INCOME.

	Fire.	
Gross premiums.....	\$2,110,912 08	
Deduct reinsurance and return premiums.....	794,371 82	
Total premiums.....		\$1,316,540 26
Interest on bonds, \$15,943.30; other sources, \$3,719.02.....		19,662 32
Profit on sale or maturity of ledger assets.....		3,250 00
Total income.....		<u>\$1,339,452 58</u>
Total.....		<u>\$1,940,783 21</u>

## DISBURSEMENTS.

	Fire	
Gross amount paid for losses.....	\$399,908 83	
Deduct salvage, \$1,652.63; and reinsurance, \$127,757.51.....	129,410 14	
Net amount paid for losses.....		\$270,498 69
Commissions or brokerage.....		347,083 42
Advertising, printing and stationery.....		153 90
State taxes on premiums.....		122 03
Insurance department licenses and fees.....		1,223 27
All other licenses, fees and taxes.....		16 75
All other disbursements, viz: Premium on bonds, \$100.00; collection charges and brokerage, \$578.75.....		678 75
Total disbursements.....		<u>\$619,776 81</u>
Balance.....		<u>\$1,321,006 40</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A).....	\$1,159,363 20
Deposited in trust companies and banks on interest.....	76,617 92
Agent's balances, representing business written subsequent to October 1, last.....	82,080 28
Other ledger assets, viz: Cash in hands of trustees.....	2,945 00
<b>Total ledger assets.....</b>	<b>\$1,321,006 40</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$12,008 74
Interest accrued on other assets.....	2,497 75
<b>Total.....</b>	<b>14,506 49</b>
Market value of bonds over book value.....	6,646 80
<b>Total admitted assets.....</b>	<b>\$1,342,159 69</b>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 19,685 72
Losses in process of adjustment, or in suspense.....	199,618 78
<b>Total claims for losses.....</b>	<b>\$219,304 50</b>
Deduct reinsurance.....	69,060 39
<b>Net amount of unpaid losses.....</b>	<b>\$150,244 11</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$493,471 88
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	193,270 22
<b>Total unearned premiums as computed above.....</b>	<b>686,742 10</b>
State, county and municipal taxes due or accrued.....	1,047 84
<b>Total liabilities, except deposit capital.....</b>	<b>\$838,034 06</b>
Deposit capital.....	\$300,000 00
Surplus over all liabilities.....	204,125 64
<b>Surplus to policy holders.....</b>	<b>504,125 64</b>
<b>Total.....</b>	<b>\$1,342,159 69</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 12,016,067 00	\$ 139,743 54
Written during the year.....	189,572,408 00	2,110,912 08
<b>Totals.....</b>	<b>\$201,588,495 00</b>	<b>\$2,250,655 62</b>
Expired and terminated.....	57,830,510 00	541,039 92
<b>In force at end of the year.....</b>	<b>\$143,757,985 00</b>	<b>\$1,709,615 70</b>
Deduct amount reinsured.....	40,025,624 00	485,654 66
<b>Net amount in force.....</b>	<b>\$103,732,361 00</b>	<b>\$1,223,961 04</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run ....	\$84,660,723 00	\$986,943 75
More than one and not more than three years to run.....	14,737,049 00	173,003 87
More than three years to run.....	4,334,589 00	64,013 42
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$103,732,361 00</b>	<b>\$1,223,961 04</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000 00
Losses incurred during the year, fire.....	420,742 80

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$12,067,795 00
Less.....	4,955,618 00
Net risks written.....	\$7,112,177 00
Gross premiums received.....	\$133,672 73
Less.....	50,088 57
Net premiums received.....	\$83,584 15
Net losses paid.....	\$15,544 82
Net losses incurred.....	\$19,652 57

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
New York City, municipal, 4½s.....		\$395,850 00	\$404,040 00
New York City, coup., water, 4½s.....		39,150 00	39,980 00
City of Toledo, bridge, reg., 4½s.....		109,055 00	107,500 00
City of Trenton, N. J., city hall coup., 4s.....		43,752 50	43,880 00
Hudson Co., N. J., New Newark Ave. bridge coup., 4½s.....		81,488 75	81,750 00
Sanitary Dist. of Chicago, municipal, 4s.....		75,000 00	75,000 00
State of N. Y., loan for highway, imp., reg., 4s.....		56,312 50	56,000 00
New York City, gold assessment, coup., 3½s.....		97,750 00	98,000 00
City of Portland, Ore., water coup., 4s.....		50,250 00	50,000 00
Westchester Co., N. Y., almshouse ext., reg., 4s.....		30,600 00	30,800 00
City of Buffalo, N. Y., water, reg., 4s.....		51,750 00	51,500 00
Jersey City, N. J., hospital, gold, coup., 4s.....		50,805 00	51,000 00
City of Patterson, N. J., school coup., 4s.....		25,375 00	25,000 00
City of Omaha, Neb., 4½s.....		26,744 45	26,550 00
City of St. Louis, Mo., public buildings and imp., coup., 4s.....		25,500 00	25,250 00
Totals.....		\$1,159,363 20	\$1,166,010 00

## UNITED STATES BRANCH.

## LAW UNION AND ROCK INSURANCE COMPANY (LIMITED.)

Principal office in United States, No. 159 LaSalle street, Chicago, Ill.

. YEAR ENDING DECEMBER 31, 1909.

[Located at London, Eng.; incorporated 1806; commenced business in Illinois, July 24, 1897.]

A. F. SHAW, United States Manager.

A. F. SHAW, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York.....	\$236,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$750,472 86

## INCOME.

	Fire.
Gross premiums.....	\$647,912 30
Deduct reinsurance and return premiums.....	245,808 55
Total premiums (other than perpetuals).....	\$402,103 75
Interest on bonds and dividends on stocks, \$23,931.00; other sources, \$233.91.....	24,164 91
From all other sources, viz: Refund from San Francisco health committee, \$24.18; sale fractional rights, Atchison, Topeka & Santa Fé R. R. Co., \$41.57.....	65 75
From agents balance previously charged off.....	316 21
Total income.....	\$426,650 62
Total.....	\$1,177,123 48

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$176,022 08
Deduct salvage, \$1,613.58; and reinsurance, \$20,652.44.....	22,266 02
Net amount paid for losses.....	\$153,756 06
Expenses of adjustment, settlement of losses.....	4,922 85
Commissions or brokerage.....	86,918 54
Salaries and expenses of special and general agents.....	15,140 81
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	34,320 93
Rents.....	5,651 18
Advertising, printing and stationery.....	6,575 77
Postage, telegrams, telephone and express.....	4,637 78
Legal expenses.....	14 00
Furniture and fixtures.....	834 29
Maps, including corrections.....	1,782 25
Underwriters, boards and tariff associations.....	3,707 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	3,081 85
Inspections and surveys.....	539 53
State taxes on premiums.....	5,947 61
Insurance department licenses and fees.....	3,674 87
Auditors fees, state of Indiana.....	149 95
Stock brokers commission.....	11 25
Loss on sale or maturity of ledger assets.....	325 00
Fire insurance on office furniture.....	26 06
Auditors fees.....	618 25
Exchange.....	152 45
Miscellaneous expense.....	733 90
Agents' balances charges off.....	26 42
Remittance to home office.....	85,579 16
Total disbursements.....	\$419,098 26
Balance.....	\$758,025 22

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest (Schedule A).....	\$668,349 50
Cash in office.....	34 24
Deposited in trust companies and banks on interest.....	18,847 78
Agent's balances, representing business written subsequent to October 1, last.....	68,770 99
Agent's balances, representing business written prior to October 1, last.....	1,625 83
Other ledger assets, viz: Reinsurance due on losses paid.....	196 78
Total ledger assets.....	\$758,025 22

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	4,537 88
Gross assets.....	\$762,563 10

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 1,825 93
Book values of ledger assets over market value, viz: Bonds and stocks.....	57,299 50
Total.....	59,125 43
Total admitted assets.....	\$703,437 67

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$12,507 18	
Losses in process of adjustment, or in suspense.....	24,515 16	
Losses resisted.....	6,230 21	
Total claims for losses.....	\$43,252 55	
Deduct reinsurance.....	8,782 31	
Net amount of unpaid losses.....		\$ 34,470 24
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$120,985 75	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	243,135 96	
Total unearned premiums as computed above.....		364,121 71
State, county and municipal taxes due or accrued.....		6,512 50
Reinsurance premiums.....		538 64
Total liabilities, except deposit capital.....		\$405,643 09
Deposit capital, statutory deposit.....	\$236,000 00	
Surplus over all liabilities.....	61,794 58	
Surplus to policy holders.....		297,794 58
Total.....		\$703,437 67

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$78,895,189 00	\$787,639 43
Written during the year.....	69,318,070 00	647,912 30
Totals.....	\$148,213,259 00	\$1,435,551 73
Expired and terminated.....	59,521,719 00	624,042 24
In force at end of the year.....	\$88,691,540 00	\$811,609 49
Deduct amount reinsured.....	17,163,033 00	138,107 83
Net amount in force.....	\$71,528,507 00	\$673,401 66

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$22,235,772 00	\$241,971 51
More than one and not more than three years to run.....	42,736,800 00	354,722 43
More than three years to run.....	6,555,935 00	76,707 72
Net amount in force Dec. 31, 1909.....	\$71,528,507 00	\$673,401 66

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	155,399 42

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,178,850 00
Less.....	1,392,557 00
Net risks written.....	\$2,786,293 00
Gross premiums received.....	\$43,431 23
Less.....	11,668 61
Net premiums received.....	\$31,762 62
Net losses paid.....	\$8,373 66
Net losses incurred.....	\$8,445 39

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Georgia, state of, 4.50s.....	\$ 5,490 00	\$ 5,250 00
New York, N. Y., fire department, 3.50s.....	4,887 50	4,550 00
New York, N. Y., rapid transit, 3.50s.....	217,000 00	180,000 00
New York, N. Y., city, 4s.....	11,041 25	11,000 00
New York, N. Y., city, 4.50s.....	21,400 00	22,200 00
New York, N. Y., water, 4.50s.....	17,232 20	17,760 00
New York, N. Y., city, 4.50s.....	21,540 30	22,200 00
New York, N. Y., water, 4.50s.....	4,470 00	4,440 00
Portland, Ore., water, 5s.....	42,609 00	38,150 00
Portland, Ore., ferry, 5s.....	18,233 00	16,350 00
Richmond, Va., 4s.....	53,967 50	50,500 00
Atchison, Topeka & Santa Fé R. R., 4s.....	5,000 00	6,150 00
Illinois Central R. R., 4s.....	10,150 00	10,000 00
Pittsburgh, Cincinnati, Chicago & St. Louis R. R., 4.50s.....	39,025 00	37,450 00
Standard Gas Light Co. of N. Y., 1st mort., 5s.....	23,200 00	20,800 00
Allegheny & Western, guar., R. R.....	44,468 75	43,800 00
Atchison, Topeka & Santa Fé R. R., pref.....	54,325 00	56,175 00
Chicago & Great Western R. R., deb.....	45,000 00	35,000 00
Pittsburgh, Ft. Wayne & Chicago R. R., spec. guar.....	4,350 00	4,400 00
Rensselaer & Saratoga R. R., guar.....	24,960 00	24,875 00
Totals.....	<u>\$668,349 50</u>	<u>\$611,050 00</u>

## UNITED STATES BRANCH.

## LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Principal office in United States, No. 45 William street, New York, N. Y.

## YEAR ENDING DECEMBER 31, 1909.

[Located at Liverpool, Eng.: incorporated, 1836; commenced business in Illinois Mar. 26, 1860.]

HENRY W. EATON, United States Manager.

WM. S. WARREN, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital in New York and Ohio.....	<u>\$400,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$13,118,421 30</u>

## INCOME.

	Fire.	
Gross premiums.....	\$13,563,372 48	
Deduct reinsurance and return premiums, fire.....	5,723,901 13	
Total premiums (other than perpetuals).....		\$7,839,471 35
Deposit premiums on perpetual risks.....		1,859 66
Interest on mortgage loans.....	\$157,288 40	
Interest on bonds and dividends on stocks.....	191,921 94	
Interest on deposits in trust companies.....	28,117 76	
Interest from other sources.....	8,501 00	
Rents—including company's occupancy of its own buildings.....	162,494 30	
Total interest and rents.....		548,323 40
From other sources, viz: Premiums on life policies in force.....		424 91
Profit on sale or maturity of ledger assets.....		221,989 58
Increase in book value of ledger assets.....		431 99
Total income.....		<u>\$8,612,500 89</u>
Total.....		<u>\$21,730,922 19</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$5,764,382 40
Deduct amount received for—Salvage, fire, \$53,394.28; reinsurance, fire, \$2,021,743.67 .....	2,075,137 95
Net amount paid for losses .....	\$3,689,244 45
Expenses of adjustment, settlement of losses .....	83,680 35
Commissions or brokerage .....	1,465,021 04
Salaries and expenses of special and general agents .....	184,154 73
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	318,385 65
Rents—including company's occupancy of its own buildings .....	51,887 17
Advertising, printing and stationery .....	70,129 49
Postage, telegrams, telephone and express .....	35,843 97
Legal expenses .....	2,591 34
Furniture and fixtures .....	2,849 59
Maps, including corrections .....	11,971 38
Underwriters' boards and tariff associations .....	97,314 69
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	6,134 48
Inspections and surveys .....	27,292 48
Repairs and expenses on real estate .....	58,567 12
Taxes on real estate .....	36,563 91
State taxes on premiums .....	118,110 86
Insurance department licenses and fees .....	14,960 02
All other licenses, fees and taxes .....	83,046 86
Other disbursements, viz: Office expense, \$33,739.02; life, tax and commission, \$16.18; suspense accounts, \$1,375.42; traveling, \$5,897.38; various, \$2,151.67 .....	43,179 67
Deposit premiums returned .....	6,706 17
Remittance to home office .....	1,452,145 67
Decrease in book value of ledger assets .....	14,601 65
Total disbursements .....	\$7,874,382 74
Balance .....	\$13,856,539 45

## LEDGER ASSETS.

Book value of real estate .....	\$1,533,413 30
Mortgage loans on real estate .....	3,549,950 00
Book value of bonds and stocks (Schedule A) .....	5,349,920 64
Cash in office .....	2,107 37
Deposits in trust companies and banks not on interest .....	290,170 18
Deposits in trust companies and banks on interest .....	1,342,208 86
Agent's balances, representing business written subsequent to October 1, last .....	1,716,751 28
Agent's balances, representing business written prior to October 1, last .....	82,019 82
Total ledger assets .....	\$13,856,539 45

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$45,664 29
Interest accrued on bonds .....	46,496 25
Interest accrued on other assets .....	189 90
Rents accrued on company's property .....	10,000 00
Total .....	102,349 44
Market value of real estate over book value .....	17,992 82
Other non-ledger assets, viz: Premiums on perpetual policies, \$156.63; loan on company's life policy, \$109.00 .....	256 63
Gross assets .....	\$13,977,138 34

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$82,019 82
Book values of ledger assets over market value, viz: Stocks and bonds, .....	9,315 64
Total .....	91,335 46
Total admitted assets .....	\$13,885,802 88



## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$1,096,572 76	
Losses resisted .....	72,706 00	
Total claims for losses .....	\$1,169,278 76	
Deduct reinsurance .....	538,709 57	
Net amount of unpaid losses .....		\$ 630,569 19
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$2,640,625 30	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	4,369,525 01	
Total unearned premiums as computed above .....		7,010,150 31
Amount reclaimable by the insured on perpetual fire insurance policies ..		204,137 21
Net premium reserve and all other liabilities, except capital, under the life insurance or an other special department .....		19,977 61
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		23,598 25
State, county and municipal taxes due or accrued .....		148,147 31
Return premiums, \$75,649.58; reinsurance premiums, \$283,425.01 .....		359,074 59
All other liabilities, viz: Reserve for liabilities, contingent but not apparent ..		20,000 00
Total liabilities, except capital stock .....		\$8,415,654 47
Deposit capital .....	\$ 400,000 00	
Surplus over all liabilities .....	5,070,148 41	
Surplus to policy holders .....		5,470,148 41
Total .....		<u>\$13,885,802 88</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$1,625,589,967 00	\$17,087,439 23
Written during the year .....	1,316,142,927 00	13,563,372 48
Totals .....	\$2,941,732,894 00	\$30,650,811 71
Expired and terminated .....	1,214,536,784 00	12,491,452 32
In force at end of the year .....	\$1,727,196,110 00	\$18,159,359 39
Deduct amount reinsured .....	472,741,911 00	4,390,714 52
Net amount in force .....	<u>\$1,254,454,199 00</u>	<u>\$13,768,644 87</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run ....	\$444,981,149 00	\$5,281,250 60
More than one and not more than three years to run .....	610,495,435 00	6,108,188 10
More than three years to run .....	199,177,615 00	2,379,226 17
Net amount in force Dec. 31, 1909 .....	<u>\$1,254,454,199 00</u>	<u>\$13,768,644 87</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 400,000 00
Losses incurred during the year, fire .....	<u>3,668,484 34</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$71,049,336 00	\$1,121,975 00
Less .....	38,742,070 00	240,026 00
Net risks written .....	<u>\$32,307,266 00</u>	<u>\$881,949 00</u>
Gross premiums received .....	\$739,934 51	\$5,898 53
Less .....	366,509 09	1,262 61
Net premiums received .....	<u>\$373,425 42</u>	<u>\$4,635 92</u>
Net losses paid .....	<u>\$166,512 58</u>	<u>\$613 67</u>
Net losses incurred .....	<u>\$167,929 58</u>	<u>\$613 67</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, 4s. ....	\$449,993 45	\$467,475 00
Bernalillo Co., New Mexico, 5s. ....	5,375 76	5,200 00
New Mexico Territorial .....	5,554 48	5,350 00
State of New York, 3s. ....	420,107 01	418,000 00
State of New York, 4s. ....	327,918 37	336,000 00
City of New York, 3½s. ....	128,875 50	118,750 00
City of New York, 3½s. ....	78,225 49	72,380 00
City of New York, 3½s. ....	25,498 51	22,750 00
City of New York, 3½s. ....	107,025 37	91,000 00
City of New York, 3½s. ....	125,970 82	111,930 00
City of New York, 3½s. ....	583,703 82	495,000 00
City of Richmond, 4s. ....	52,482 96	50,500 00
Atchison, Topeka & Santa Fé R. R., gen. mort., 4s. ....	103,006 57	100,000 00
Atlantic Coast Line R. R., consol. mort., 4s. ....	246,932 96	240,000 00
Chicago, Milwaukee & St. Paul Ry. (C. & P. West. div.), 5s. ....	99,886 02	111,180 00
Cleveland, Colorado, Cincinnati & Ind. R. R., consol. mort., 7s. ....	110,017 92	110,000 00
Erle Ry. Co., consol. mort., 7s. ....	207,423 01	225,700 00
Northern Pacific Ry., prior lien, 4s. ....	104,115 35	103,000 00
Richmond & Petersburg R. R., consol. mort., 4½s. ....	100,859 31	104,000 00
Southern Ry. Co., 1st consol. mort., 5s. ....	88,028 21	112,000 00
St. Louis, Iron Mt. & Southern Ry., gen. mort., 5s. ....	166,269 50	165,900 00
St. Paul, M. & M. Ry. (Dak. ext.), 1st mort., 6s. ....	125,449 50	126,250 00
Union Pacific R. R., 1st mort., 4s. ....	104,830 60	102,000 00
Southern Pacific R. R., convt., 4s. ....	304,412 50	318,000 00
Washington Terminal, 1st mort., 3½s. ....	195,050 00	184,000 00
Norfolk & Western R. R., convt., 4s. ....	102,075 00	102,000 00
Baltimore & Ohio R. R., pref. ....	71,695 83	73,600 00
Chicago, Milwaukee & St. Paul R. R., pref. new (full paid) .....	414,075 55	447,200 00
Clev., Cin., Chi. & St. Louis R. R., pref. ....	119,000 00	107,000 00
Illinois Central R. R. (leased lines), guar. ....	87,653 36	81,340 00
Norfolk & Western R. R. Co., pref. ....	175,125 00	186,200 00
Southern Ry. Co., pref. ....	46,145 41	75,000 00
Union Pacific R. R. Co., pref. ....	67,137 50	72,800 00
Total .....	<u>\$5,349,920 64</u>	<u>\$5,340,605 00</u>

## UNITED STATES BRANCH.

## LONDON ASSURANCE CORPORATION.

Principal office in United States, No. 34 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, Eng.; incorporated, 1720; commenced business in Illinois Nov. 9, 1872.]

CHARLES L. CARE, United States Manager.

JAMES H. MOORE, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York. ....	<u>\$825,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year .....		<u>\$3,187,045 58</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums .....	\$2,609,864 01	\$990,499 77	
Deduct reinsurance and return premiums .....	591,599 14	525,292 16	
Total premiums .....	<u>\$2,018,264 92</u>	<u>\$465,207 61</u>	
Interest on bonds .....			\$2,483,472 53
Agents' balances previously charged off .....			104,996 86
Remittance from home office .....			11 25
			<u>118,075 81</u>
Total income .....			<u>\$2,706,556 45</u>
Total .....			<u>\$5,893,602 03</u>

## DISBURSEMENTS.

	Fire.	Marine And Inland.	
Gross amount paid for losses.....	\$879,825 11	\$636,153 40	
Deduct salvage, \$47,225.29; and reinsurance, \$469,400.87.	100,550 18	416,075 98	
Net amount paid for losses.....	\$779,274 93	\$220,077 42	
Expenses of adjustment, settlement of losses.....			\$999,352 35
Commissions or brokerage.....			29,675 13
Salaries and expenses of special and general agents.....			537,339 44
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			58,367 41
Rents.....			120,755 41
Advertising, printing and stationery.....			22,166 97
Postage, telegrams, telephone and express.....			19,440 21
Legal expenses.....			18,312 96
Furniture and fixtures.....			548 98
Maps, including corrections.....			5,378 12
Underwriters' boards and tariff associations.....			6,478 13
Fire department, fire patrol and salvage corps assessments, fees, taxes, and assessments.....			24,068 26
Inspections and surveys.....			18,803 08
State taxes on premiums.....			9,818 52
Insurance department licenses and fees.....			40,295 31
All other licenses, fees and taxes.....			11,710 65
Agents' balances charged off.....			7,680 48
All other disbursements, viz: Traveling, \$2,735.91; office expenses, \$6,138.80.....			300 55
Remittance to home office.....			8,874 80
			543,245 97
Total disbursements.....			\$2,483,112 73
Balance.....			\$3,410,489 30

## LEDGER ASSETS.

Book value of bonds (Schedule A).....	\$2,837,590 71
Cash in office.....	1,635 78
Deposited in trust companies and banks not on interest.....	9,914 50
Deposited in trust companies and banks on interest.....	143,309 27
Agent's balances, representing business written subsequent to October 1, last.....	386,281 82
Agent's balances, representing business written prior to October 1, last.....	31,757 22
Total ledger assets.....	\$3,410,489 30

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	34,963 74
Other non-ledger assets.....	2,352 69
Gross assets.....	\$3,447,805 73

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	31,757 22
Book values of ledger assets over market value, viz: Bonds.....	38,580 71
Due from Lloyds on losses paid.....	580 07
Special deposits to secure liabilities in New Mexico and Virginia.....	60,700 00
Total.....	\$131,618 00
Total admitted assets.....	\$3,316,187 73

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 10,050 00	
Losses in process of adjustment, or in suspense.....	254,275 98	
Losses resisted.....	17,323 00	
Total claims for losses.....	\$281,648 98	
Deduct reinsurance.....	54,472 00	
Net amount of unpaid losses.....		\$ 227,176 98
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 645,005 02	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,143,793 10	
Unearned premiums at 50 per cent on inland navigation risks.....	44,617 97	
Unearned premiums at 50 and 100 per cent on marine risks.....	52,882 43	
Total unearned premiums as computed above.....		1,886,298 52
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		11,930 61
State, county and municipal taxes due or accrued.....		42,970 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		18,590 55
Return premiums, \$118.44; reinsurance premiums, \$44,601.16.....		44,809 60
Total.....		\$2,231,776 26
Less liabilities secured by special deposits—Losses, \$1,938.00; unearned premiums, \$31,429.17.....		33,367 17
Total liabilities, except deposit capital.....		\$2,198,409 09
Deposit capital.....	\$625,000 00	
Surplus over all liabilities.....	492,778 64	
Surplus to policy holders.....		1,117,778 64
Total.....		\$3,316,187 73

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums
In force Dec. 31, 1908.....	\$311,767,385 00	\$3,625,497 69	\$25,630,407 00	\$350,740 66
Written during the year.....	222,873,089 00	2,609,864 06	280,663,998 00	990,499 77
Totals.....	\$534,640,474 00	\$6,235,361 75	\$306,294,405 00	\$1,341,240 43
Expired and terminated.....	197,356,244 00	2,438,680 30	288,351,332 00	1,152,244 90
In force at end of the year.....	\$337,284,230 00	\$3,796,681 45	\$17,943,073 00	\$188,995 53
Deduct amount reinsured.....	30,128,859 00	347,171 86	2,668,491 00	13,180 29
Net amount in force.....	\$307,155,371 00	\$3,449,509 59	\$15,274,582 00	\$175,815 24

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 99,991,618 00	\$1,290,010 04
More than one and not more than three years to run.....	145,670,339 00	1,482,919 20
More than three years to run.....	61,493,219 00	696,5 0 35
Net amount in force.....	\$307,155,371 00	\$3,449,509 59

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Losses incurred during the year, fire, \$809,677.07; marine and inland, \$215,346.27.....	1,025,023 34

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written.....	\$10,534,602 00	\$1,255,846 00
Less.....	2,173,956 00	4,278 00
Net risks written.....	\$8,360,646 00	\$1,251,568 00
Gross premiums received.....	\$124,016 81	\$5,246 74
Less.....	19,370 19	253 10
Net premiums received.....	\$104,646 62	\$4,993 64
Net losses paid.....	\$33,202 98	\$1,000 33
Net losses incurred.....	\$31,294 98	\$1,000 33

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
United States, reg., 2s.....		\$223,868 40	\$211,650 00
Boston, Mass., public park loan, 3½s.....		100,000 00	98,000 00
Brooklyn, N. Y., local imp., 3s.....		100,000 00	98,000 00
Georgia, reg., 3½s.....		6,270 00	5,940 00
Georgia, reg., 3½s.....		4,180 00	3,960 00
New York City, school house, 3s.....		10,000 00	9,900 00
New York City, consol., 3½s.....		50,290 00	45,120 00
New York City, corp., 3½s.....		147,568 75	119,210 00
New York City, corp., 3½s.....		26,935 30	22,750 00
New York City, corp., 3½s.....		210,037 50	184,500 00
New York City, New Harlem hospital, 3½s.....		27,000 00	24,300 00
New York City, new East river bridge, 3½s.....		33,000 00	29,700 00
New York City, corp., 4s.....		49,312 50	50,000 00
Portland, Ore., water loan, 6s.....		54,097 50	53,000 00
Richmond, Va., 4s.....		50,000 00	50,500 00
Atchison, Topeka & Santa Fe Ry. Co., East. Okla. div., 1st mort., 25 year, gold, 4s.....		44,250 00	48,500 00
Atchison, Topeka & Santa Fe Ry. Co., gen. mort., gold, 4s.....		42,500 00	42,500 00
Baltimore & Ohio R. R., 1st mort., 50 year gold, 4s.....		64,832 50	63,360 00
Carthage, Watertown & Sacketts Harbor R. R., 1st consol. mort., gold, 5s.....		57,000 00	55,500 00
Central R. R. Co. of New Jersey, gen. mort., gold, 5s.....		25,000 00	31,250 00
Chesapeake & Ohio R. R. Co., 1st consol., gold, 6s.....		50,000 00	57,000 00
Chicago & Erie R. R. Co., 1st mort., gold, 6s.....		50,000 00	57,000 00
Chicago, Milwaukee & St. Paul R. R., Chicago & Pacific West. div., 40 year, 1st mort., gold, 6s.....		26,531 25	27,250 00
Chicago, Milwaukee & St. Paul Ry. Co., ter. mort., 30 year gold, 6s.....		26,281 25	26,070 00
Chicago, St. Louis & New Orleans R. R., gold loan, 5s.....		9,350 00	9,360 00
Cleveland, Cinn., Chicago & St. Louis R. R. Co., 1st mort., gold, 4s.....		45,000 00	47,000 00
Colorado & Southern Ry. Co., refund. and ext., mort., gold, 4½s.....		97,562 50	98,000 00
Erie R. R. Co., Pennsylvania coll., coup., gold, 4s.....		47,575 00	43,000 00
Erie Ry. Co., consol. mort., 7s.....		40,000 00	48,800 00
Lake Shore & Michigan Southern Ry. Co., gold, 4s.....		53,701 80	57,000 00
Lehigh Valley Ry. Co., 1st mort., gold, 4½s.....		30,900 00	32,100 00
Long Island R. R. Co., 1st consol. mort., gold, 5s.....		117,853 75	110,800 00
L. & N. R. R. Co., N. O. & M. div., 1st mort., gold, 6s.....		25,781 25	31,250 10
Mil., Lake Shore & West. Ry. Co., Mich. div., 1st mort., gold, 6s.....		29,231 25	30,250 00
Mo., Kan. & Tex. Ry. Co., gen. mort., sink. fund, gold, 4½s.....		22,747 50	22,750 00
N. Y. Central & Hudson River R. R. Co., 30 year gold, deb., 4s.....		45,750 00	48,000 00
New York Central Lines, equip. trust of 1907, 5s.....		100,033 13	106,000 00
North. Pac.-Great North., joint, Chi. Burl. & Quincy, coll., 4s.....		96,488 75	97,000 00
Oregon Short Line R. R. Co., refund. 25 year gold, unconditionally guaranteed as to principal and interest by the U. Pac. R. R. Co., 4s.....		95,000 00	95,000 00
Pitts., Cln., Chi. & St. L. Ry. Co., ser. A., gold, cons. mort. loan, 4½s.....		25,625 00	26,750 00
Reading Co. & Phila. & Reading Coal & Iron Co., gen. mort., gold, 4s.....		13,900 00	15,000 00
St. Louis Southwestern Ry. Co., 1st mort., gold, 4s.....		47,312 50	46,500 00
St. Paul, Minn. & Manitoba Ry. Co., consol. mort., gold, 6s.....		30,143 75	32,000 00
Scioto Valley & New England R. R., 1st mort., gold, 4s.....		21,300 00	28,800 00
Southern Pacific Co., 20 year conv., gold, 4s.....		50,187 50	53,000 00
Southern Pacific R. R. Co., 1st refund. mort., gold, 4s.....		71,156 25	71,250 00
Brooklyn Union Gas Co., 1st consol. mort., gold, Brooklyn, N. Y., 5s.....		25,367 08	23,230 00
Central Union Gas Co., of N. Y., 1st mort., gold, New York, N. Y., 5s.....		50,841 25	50,500 00
New Amsterdam Gas Co., 1st cons. mort., gold, New York, N. Y., 5s.....		25,367 08	23,230 00
New York Gas & Electric Light, Heat & Power Co., gold, New York, N. Y., 4s.....		48,452 50	42,000 00
Providence Securities Co., 50 year gold, deb., New Haven, Conn., 4s.....		50,400 00	51,600 00
United States Mortgage & Trust Co., 1st mort., trust, gold, New York, N. Y., 4s.....		35,000 00	35,000 00
<b>Totals.....</b>		<b>\$2,837,590 71</b>	<b>\$2,799,010 00</b>

UNITED STATES BRANCH.  
LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Principal office in United States, No. 57 and 59 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Liverpool, Eng.; incorporated Dec. 10, 1861; commenced business in Illinois June 28, 1879.]

ARCHIBALD G. McILWAINE, United States Manager.

CHAS. E. DOX, Attorney in Illinois at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposit in New York and Ohio.....	310,000 00
Amount of ledger assets Dec. 31, of previous year.....	<u>\$3,717,571 67</u>

INCOME.

	Fire.	
Gross premiums.....	\$3,563,414 49	
Deduct reinsurance and return premiums.....	1,199,482 04	
Total premiums.....		\$2,363,932 45
Interest on bonds and dividends on stocks, \$109,317.85; other sources, \$13,392.47.....	\$122,710 32	
Rents—including company's occupancy of its own buildings.....	19,885 45	
Total interest and rents.....		142,595 77
Remittance from home office.....		139,589 23
Total income.....		<u>\$2,646,117 45</u>
Total.....		<u>\$6,363,980 12</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,280,593 85	
Deduct salvage, \$3,881.95; and reinsurance, \$320,704.58.....	329,586 53	
Net amount paid for losses.....		\$950,977 32
Expenses of adjustment, settlement of losses.....		42,675 92
Commissions or brokerage.....		415,101 46
Allowances to local agencies for miscellaneous agency expenses.....		20,937 46
Salaries and expenses of special and general agents.....		72,335 40
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		121,731 00
Rents—including company's occupancy of its own buildings.....		21,875 23
Advertising, printing and stationery.....		23,525 89
Postage, telegrams, telephone and express.....		17,533 63
Legal expenses.....		872 50
Furniture and fixtures.....		3,727 05
Maps, including corrections.....		8,286 03
Underwriters' boards and tariff associations.....		35,518 75
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		22,197 31
Inspections and surveys.....		13,638 40
Repairs and expenses on real estate.....		9,863 27
Taxes on real estate.....		5,453 63
State taxes on premiums.....		36,866 10
Insurance department licenses and fees.....		14,069 22
All other licenses, fees and taxes.....		11,155 34
Loss on sale or maturity of ledger assets.....		16,151 62
All other disbursements, viz.: Traveling, \$5,651.09; exchange, \$1,227.06; subscriptions, \$1,692.60; miscellaneous expenses, \$6,036.08.....		14,606 83
Remittance to home office.....		632,459 99
Total disbursements.....		<u>\$2,511,559 35</u>
Balance.....		<u>\$3,852,429 77</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 300,000 00
Book value of bonds and stocks, excluding interest (Schedule A).....	2,513,939 02
Cash in office.....	12,307 80
Deposits in trust companies and banks not on interest.....	4,326 85
Deposits in trust companies and banks on interest.....	508,374 96
Agents' balances, representing business written subsequent to October 1, last.....	431,387 19
Agents' balances, representing business written prior to October 1, last.....	13,643 28
Bills receivable taken for fire risks.....	1,790 82
Other ledger assets, viz: In hands of special agents, \$100.00; cash in hands of United States trustee, \$5,061.78; balances due from other companies, \$805.67; suspense account, \$692.40.....	6,659 85
<b>Total ledger assets.....</b>	<b>\$3,852,429 77</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$37,310 40
Interest due on other assets.....	1,576 11
<b>Total.....</b>	<b>38,886 51</b>
Market value of real estate over book value.....	50,000 00
Other non-ledger assets, viz.: Commission on unpaid reinsurance.....	12,426 03
<b>Gross assets.....</b>	<b>\$3,953,742 31</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$13,643 28
Bills receivable, past due, taken for marine, inland and fire risks.....	779 42
Book value of ledger assets over market value, viz.: Bonds, \$62,899.02; in hands of special agents, \$100.00; suspense account, \$692.40; balances due from other companies, \$267.43.....	
Special deposits to secure liabilities in Virginia and New Mexico.....	61,400 00
<b>Total.....</b>	<b>139,781 55</b>
<b>Total admitted assets.....</b>	<b>\$3,813,960 76</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$ 23,464 00
Losses in process of adjustment or in suspense.....	120,686 83
Losses resisted.....	26,258 00
<b>Total claims for losses.....</b>	<b>\$170,408 83</b>
Deduct reinsurance.....	44,903 72
<b>Net amount of unpaid losses.....</b>	<b>\$ 125,505 11</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 752,018 15
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,485,947 94
<b>Total unearned premiums as computed above.....</b>	<b>2,237,966 09</b>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,345 63
State, county or municipal taxes due or accrued.....	38,683 24
Return premiums, \$893.96; reinsurance premiums, \$54,858.24.....	55,752 20
All other liabilities, viz.: Reserve for contingencies.....	25,000 00
<b>Total.....</b>	<b>\$2,484,252 27</b>
Less liabilities secured by special deposits—Losses, \$7,445.00; unearned premiums, \$24,018.56.....	31,463 56
<b>Total liabilities, except deposit capital.....</b>	<b>\$2,452,788 71</b>
Deposit capital.....	\$ 310,000 00
Surplus over all liabilities.....	1,051,172 05
<b>Surplus to policy holders.....</b>	<b>1,361,172 05</b>
<b>Total.....</b>	<b>\$3,813,960 76</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1906.....	\$483,462,972 00	\$4,873,674 05
Written during the year.....	354,068,307 00	3,563,414 49
<b>Totals.....</b>	<b>\$837,531,279 00</b>	<b>\$8,437,088 54</b>
Expired and terminated.....	329,626,177 00	3,335,123 13
<b>In force at end of the year.....</b>	<b>\$507,905,102 00</b>	<b>\$5,101,965 41</b>
Deduct amount reinsured.....	74,982,198 00	768,883 06
<b>Net amount in force.....</b>	<b>\$432,912,904 00</b>	<b>\$4,333,082 33</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$141,424,974 00	\$1,504,036 30
More than one and not more than three years to run.....	214,248,728 00	1,903,802 10
More than three years to run.....	77,239,202 00	925,243 93
Net amount in force Dec. 31, 1909.....	<u>\$432,912,904 00</u>	<u>\$4,333,082 33</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$125,000 00
Losses incurred during the year, fire and tornado.....	<u>930,945 97</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire and Tornado.
Gross risks written.....	\$35,235,500 00
Less.....	13,974,378 00
Net risks written.....	<u>\$21,261,122 00</u>
Gross premiums received.....	\$374,651 84
Less.....	128,468 23
Net premiums received.....	<u>\$246,183 61</u>
Net losses paid.....	<u>\$83,982 68</u>
Net losses incurred.....	<u>\$82,586 86</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, reg., 4s.....	\$ 54,623 36	\$ 52,440 00
Georgia, state of, fund., reg., 4½s.....	11,263 76	10,300 00
Georgia, state of, fund., reg., 4½s.....	11,816 23	10,800 00
Massachusetts, state of, Metropolitan water loans, 3½s.....	28,629 00	24,000 00
Cleveland, Ohio, 4s.....	52,245 00	49,500 00
Cleveland, Ohio, 4s.....	54,385 00	50,000 00
New York City, corp., 4½s.....	234,975 00	228,900 00
Portland, city of, bridge, 4s.....	50,750 00	49,500 00
Richmond, city of, Va., 4s.....	49,603 50	50,000 00
Atchison, Topeka & Santa Fe Ry. Co., adj., 4s.....	3,668 40	3,760 00
Atlantic Coast Line, consol. mort., gold, 4s.....	23,250 00	23,750 00
Baltimore & Ohio R. R. Co., prior lien, gold, 3½s.....	101,325 00	96,600 00
Baltimore & Ohio R. R. Co., 1st mort., 50 year gold, 4s.....	36,937 50	37,125 00
Beach Creek R. R. Co., 1st mort., reg., gold, 4s.....	27,527 45	27,000 00
Buffalo & Susquehanna R. R. Co., 1st mort., refund., gold, 4s.....	22,125 00	20,250 00
Central of Georgia Ry. Co., consol. mort., gold, 6s.....	21,800 00	21,600 00
Chesapeake & Ohio Ry. Co., 1st consol. mort., reg., gold, 6s.....	59,294 87	64,975 00
Chesapeake & Ohio Ry. Co., 1st mort., reg., gold, 6s.....	12,000 00	10,100 00
Chi., Mil. & St. Paul Ry. Co. (C. & P. W. div.), 1st mort., reg., gold, 5s.....	53,687 50	49,680 00
Chi., Mil. & St. Paul Ry. Co. (W. & M. div.), 1st mort., reg., gold, 6s.....	29,218 75	27,000 00
Chicago, St. Paul, Minn. & Omaha Ry. Co., consol. mort., 3½s.....	22,464 58	22,750 00
Chicago, Rock Island & Pacific Ry. Co., 1st mort., reg., 6s.....	117,902 50	99,900 00
Chicago & Eastern Illinois R. R. Co., gen. consol. mort., 5s.....	83,187 50	84,750 00
Chicago & Erie R. R. Co., 1st mort., reg., gold, 6s.....	11,025 00	11,300 00
Cincinnati, Dayton & Ironton R. R. Co., 1st mort., reg., gold, 5s.....	19,400 00	21,400 00
Cin., Ind., St. L. & Chi. R. R. Co., consol. 1st mort., reg., gold, 4s.....	95,964 44	97,500 00
Delaware & Hudson Canal Co. (Penn. div.), 1st mort., reg., 7s.....	31,293 75	29,500 00
Flint & Pere Marquette R. R. Co., consol. mort., reg., gold, 5s.....	25,000 00	26,500 00
Ft. Worth & Denver City Ry. Co., 1st mort., 6s.....	53,750 00	56,000 00
Great Northern Ry. Co., Northern Pacific, C. B. & Q. joint coll., 4s.....	71,960 41	72,000 00
Illinois Central R. R. Co., (West lines) 1st mort., reg., gold, 4s.....	104,682 00	96,500 00
Lake Erie & Western R. R. Co., 1st mort., reg., gold, 5s.....	56,780 00	56,500 00
Lake Shore & Michigan Southern Ry. Co., deb., 4s.....	22,500 00	23,625 00
Lehigh Valley Ry. Co. (N. Y.) 1st mort., reg., gold, 4½s.....	25,837 50	26,375 00
Mil., Lake Shore & West. Ry. Co., consol. 1st mort., reg., gold, 6s.....	2,400 00	3,480 00
Mil., Lake Shore & West. Ry. Co., ext. and imp., sink fund., mort., gold, 6s.....	53,593 75	55,500 00



## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Missouri Pacific Ry. Co., consol. mort., gold, 6s.....	119,250 00	110,500 00
N. Y. Cent. & Hudson River R. R. Co. (Lake Shore coll.) reg., gold, 3½s.....	5,770 00	8,000 00
N. Y. Chi. & St. Louis R. R. Co., 1st mort., reg., gold, 4s.....	50,962 50	49,500 00
New York & Northern R. R. Co., 1st mort., 6s.....	37,413 60	36,720 00
N. Y. Susq. & West. R. R. Co., 1st mort., refund., reg., gold, 5s.....	1,900 00	3,090 00
Oregon Short Line Ry. Co., refund., 4s.....	28,500 00	28,200 00
Pennsylvania R. R. Co., conv., mort., 3½s.....	47,531 25	47,750 00
Pennsylvania R. R., coll., notes, 6s.....	25,000 00	25,000 00
Phil. & Reading Term. R. R. Co., 1st mort., reg., gold, 5s.....	6,700 00	11,600 00
Richmond & Danville R. R. Co., deb., 5s.....	21,762 50	21,000 00
Seaboard & Roanoke R. R. Co., 1st mort., 5s.....	21,794 53	21,000 00
St. L., Iron Mt. & So. Ry. Co., consol. Ry. and land grant, gold, 5s.....	84,679 88	81,375 00
St. Paul, Minn. & Manitoba Ry. Co., consol. mort., reg., gold, 4½s.....	81,559 50	79,500 00
Southern Ry. Co., 1st consol., mort., gold, 5s.....	113,798 85	110,500 00
Southern Ry. Co., deb., 5s.....	25,000 00	25,000 00
Southern Pacific R. R. Co., refund., 4s.....	47,166 66	47,000 00
Term. R. R. Assn. of St. Louis, gen. mort., refund., 4s.....	20,000 00	19,400 00
West. No. Carolina R. R. Co., 1st consol., mort., gold, 6s.....	35,402 00	32,860 00
Milwaukee Underwriters Building Association.....	185 00	185 00
Underwriters Salvage Co. of New York.....	1,000 00	1,000 00
Underwriters Salvage Co. of Chicago.....	1,000 00	1,000 00
<b>Totals.....</b>	<b>\$2,513,939 02</b>	<b>\$2,451,040 00</b>

## UNITED STATES BRANCH.

## MANNHEIM INSURANCE COMPANY.

Principal office in United States, No. 37-43 Wall street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Mannheim, Ger.; incorporated May 24, 1879; commenced business in Illinois May 12, 1887.]

FRANZ HERRMANN, United States Manager.

JOSEPH S. WALL, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$450,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$724,865 43

## INCOME.

	Marine and Inland.	
Gross premiums.....	\$1,776,893 38	
Deduct reinsurance and return premiums.....	736,768 69	
<b>Total premiums.....</b>		<b>\$1,040,124 69</b>
Interest on deposits in trust companies and banks.....	\$ 1,555 80	
Interest on bonds \$15,750.00; other sources, \$300.00.....	16,050 00	
<b>Total interest and rents.....</b>		<b>17,605 80</b>
From all other sources, viz: Remittance from home office.....		37,025 12
<b>Total income.....</b>		<b>\$1,094,755 61</b>
<b>Total.....</b>		<b>\$1,819,621 04</b>

## DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses .....	\$1,089,776 44
Deduct salvage, \$103,745.15; and reinsurance, \$384,616.13 .....	488,361 28
Net amount paid for losses .....	\$601,415 16
Commissions or brokerage .....	184,683 91
Allowances to local agencies for miscellaneous agency expenses .....	17,592 99
Salaries and expenses of special and general agents .....	5,625 98
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	60,642 81
Rents .....	5,479 20
Advertising, printing and stationery .....	6,887 13
Postage, telegrams, telephone and express .....	2,359 28
Legal expenses .....	195 86
Furniture and fixtures .....	822 53
Underwriters' boards and tariff associations .....	3,047 83
Inspections and surveys .....	904 08
State taxes on premiums .....	25,231 26
Insurance department licenses and fees .....	4,582 34
Agents' balances charged off .....	1,087 61
Remittance to home office .....	159,228 74
Total disbursements .....	\$1,079,786 71
Balance .....	\$739,834 33

## LEDGER ASSETS.

Book value of bonds excluding interest (Schedule A) .....	486,853 89
Deposited in trust companies and banks on interest .....	32,883 88
Agent's balances, representing business written subsequent to October 1, last .....	199,133 04
Agent's balances, representing business written prior to October 1, last .....	5,766 52
Bills receivable, taken for marine and inland risks .....	5,197 00
Other ledger assets, viz: Cash deposited with Manitoba .....	10,000 00
Total ledger assets .....	\$739,834 33

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$3,958 30
Interest accrued on other assets .....	75 00
Total .....	4,033 30
Gross assets .....	\$743,867 63

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances representing business written prior to October 1, last ..	\$ 5,766 52
Book values of ledger assets over market value, viz: Bonds .....	37,853 89
Special deposits to secure liabilities in Manitoba .....	10,000 00
Total .....	53,620 41
Total admitted assets .....	\$690,247 22

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$46,680 97
Losses resisted .....	28,803 04
Total claims for losses .....	\$75,484 01
Deduct reinsurance .....	28,226 03
Net amount of unpaid losses .....	\$ 47,257 98
Unearned premiums <i>pro rata</i> on long term risks running more than one year .....	\$ 397 30
Unearned premiums at 50 per cent on time, hull and cargo risks .....	242,850 20
Unearned premiums at 100 per cent on marine risks .....	19,686 62
Total unearned premiums as computed above .....	262,934 12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	500 00
State, county and municipal taxes due or accrued .....	25,000 00
Total liabilities, except deposit capital .....	\$335,692 10
Deposit capital .....	\$450,000 00
*Impairment .....	95,444 88
Surplus to policy holders .....	354,555 12
Total .....	\$690,247 22

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 35,113,991 00	\$ 583,226 36
Written during the year .....	338,302,367 00	1,776,893 38
<b>Totals.....</b>	<b>\$373,416,358 00</b>	<b>\$2,360,119 74</b>
Expired and terminated .....	339,391,290 00	1,672,711 07
In force at end of the year.....	\$34,025,068 00	\$687,408 67
Deduct amount reinsured .....	7,459,101 00	181,484 48
Net amount in force .....	<u>\$26,565,967 00</u>	<u>\$505,924 19</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Ocean marine.....	<u>592,753 38</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$6,035,095 00
Less.....	2,795,343 00
Net risks written .....	<u>\$3,239,752 00</u>
Gross premiums received .....	\$30,556 00
Less.....	18,810 96
Net premiums received.....	<u>\$11,745 04</u>
Net losses paid.....	<u>\$15,508 77</u>
Net losses incurred.....	<u>\$15,035 96</u>

\*Impairment reduced \$10,000.00 by deposit of additional assets for surplus, since Dec. 31, 1909.

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Cincinnati, additional water stock, 4s.....		\$ 52,936 11	\$ 51,000 00
Cleveland, intercepting sewer, 4s.....		52,417 78	51,000 00
New York, city of, cons. stock, 2½s.....		225,000 00	200,000 00
New York, city of, corporate stock, 3½s.....		105,000 00	96,000 00
Union Pacific Ry. Co., land grant, 4s.....		25,906 25	25,500 00
Union Pacific Ry. Co., land grant, 4s.....		25,593 75	25,500 00
<b>Totals.....</b>		<u>\$486,853 89</u>	<u>\$449,000 00</u>

## UNITED STATES BRANCH.

## MARINE INSURANCE COMPANY, (LIMITED).

Principal office in United States, No. 5-7 S. William street, New York, N. Y.

## YEAR ENDING DECEMBER 31, 1909.

[Located at London, Eng.; incorporated July 30, 1836; commenced business in Illinois Jan. 21, 1887.]

CHUBB & SON, United States Managers.

GEORGE L. McCURDY, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	<u>\$440,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$908,944 06</u>

## INCOME.

	Marine and Inland.	
Gross premiums .....	\$1,485,137 11	
Deduct reinsurance and return premiums .....	546,252 83	
Total premiums .....		\$938,884 28
Interest on bonds, \$26,886.38; other sources, \$758.83 .....		27,645 21
Agents' balances previously charged off .....		107 27
Total income .....		<u>\$966,636 76</u>
Total .....		<u>\$1,875,580 82</u>

## DISBURSEMENTS.

	Marine and Inland.	
Gross amount paid for losses .....	\$644,448 87	
Deduct salvage, \$67,884.38, and reinsurance, \$232,586.59 .....	300,470 97	
Net amount paid for losses .....		\$343,977 90
Expenses of adjustment, settlement of losses .....		1,250 00
Commissions or brokerage .....		175,859 67
Salaries and expenses of special and general agents .....		1,237 47
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		1,216 49
Rents .....		1,500 00
Advertising, printing and stationery .....		5,027 08
Postage, telegrams, telephone and express .....		4,503 62
Legal expenses .....		213 84
Underwriters' boards and tariff associations .....		181 09
Inspections and surveys .....		3,941 77
State taxes on premiums .....		11,021 65
Insurance department licenses and fees .....		925 48
All other licenses, fees and taxes .....		186 27
Agents' balances charged off .....		148 59
All other disbursements, viz: Bank and foreign exchange, \$396.46; rent of safes, \$20.00; premiums on bonds, \$50.00; subscription to papers and reports, \$87.50; examination of accounts, \$218 22; tracings, \$510.52; miscellaneous, \$10.00 .....		1,292 70
Remittance to home office .....		301,817 35
Total disbursements .....		<u>\$854,300 97</u>
Balance .....		<u>\$1,021,279 85</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$737,118 08
Cash in office .....	27 18
Deposited in trust companies and banks not on interest .....	36,743 31
Deposited in trust companies and banks on interest .....	28,129 75
Agent's balances, representing business written subsequent to October 1, last .....	177,944 92
Agent's balances, representing business written prior to October 1, last .....	20,819 92
Bills receivable, taken for marine and inland risks .....	2,477 42
Other ledger assets, viz: Accounts receivable (see list) .....	18,019 27
Total ledger assets .....	<u>\$1,021,279 85</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	5,361 77
Gross assets .....	<u>\$1,026,641 62</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$20,819 92
Bills receivable, past due, taken for marine, inland and fire risks .....	1,220 00
Book values of ledger assets over market value, viz: Bonds .....	2,468 08
Due from Lloyds and firms .....	8,213 50
Total .....	<u>32,721 50</u>
Total admitted assets .....	<u>\$993,920 12</u>

## LIABILITIES.

Losses adjusted and unpaid, due.....	\$ 2,172 64	
Losses in process of adjustment, or in suspense.....	158,000 00	
Total claims for losses.....	\$160,172 64	
Deduct reinsurance.....	29,500 00	
Net amount of unpaid losses.....		\$130,672 64
Unearned premiums at 50 per cent on inland navigation risks.....	\$44,203 75	
Unearned premiums at 100 and 50 per cent on marine risks.....	57,257 29	
Total unearned premiums as computed above.....		101,461 04
State, county and municipal taxes due or accrued.....		12,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		31,486 69
Reinsurance premiums.....		92,997 88
Total liabilities, except deposit capital.....		\$368,618 25
Deposit capital.....	\$440,000 00	
Surplus over all liabilities.....	185,301 87	
Surplus to policy holders.....		\$625,301 87
Total.....		\$993,920 12

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1906.....	\$ 27,905,351 00	\$ 341,540 41
Written during the year.....	2,937,462,932 00	1,485,137 11
Totals.....	\$2,965,368,283 00	\$1,826,677 52
Expired and terminated.....	2,941,139,948 00	1,605,792 29
In force at end of the year.....	\$24,228,335 00	\$220,885 23
Deduct amount reinsured.....	7,518,389 00	35,575 34
Net amount in force.....	\$16,709,946 00	\$185,309 89

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000 00
Marine, ocean and inland.....	\$364,589 31

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$34,585,390 00
Less.....	
Net risks written.....	\$34,585,390 00
Gross premiums received.....	\$20,049 75
Less.....	5,557 32
Net premiums received.....	\$14,492 43
Net losses paid.....	\$3,120 94
Net losses incurred.....	\$3,120 94

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
United States, government, 4s.....		\$100,000 00	\$115,000 00
Cleveland, Ohio, fire depart., 4s.....		100,000 00	101,000 00
New York, N. Y., dock, 3s.....		210,000 00	191,100 00
New York, N. Y., new aqueduct, 3½s.....		25,000 00	23,750 00
New York, N. Y., docks and ferries, 3½s.....		5,000 00	4,500 00
New York, N. Y., Rapid Transit, reg., 3½s.....		82,012 50	81,000 00
New York, N. Y., ref., interchange, 3½s.....		9,112 50	9,000 00
New York, N. Y., corporate stock, 4½s.....		15,000 00	16,650 00
Baltimore & Ohio R. R. Co., 1st mort., 4s.....		25,000 00	24,750 00
Canadian Northern Ry., Ontario, div., 4s.....		4,916 95	5,100 00
Denver & Rio Grandé R. R. Co., imp. mort., 5s.....		25,000 00	25,750 00
Lake Shore & Michigan Southern Ry., 1st mort., 3½s.....		46,700 71	46,000 00
Manhattan Ry. Co., cons. mort., gold, 4s.....		15,000 00	14,700 00
Pennsylvania R. R. Co., 10 yr., gold, conv., 3½s.....		14,375 42	15,150 00
Union Pacific R. R. Co., 1st mort., land grant, 4s.....		60,000 00	61,200 00
Totals.....		\$737,118 08	\$734,650 00

UNITED STATES BRANCH.  
MOSCOW FIRE INSURANCE COMPANY.

Principal office in United States, No. 52 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Moscow, Russia; incorporated May 5, 1858; commenced business in Illinois Oct. 24, 1903.]

PAUL E. RASOR, United States Manager.

WM. S. WARREN, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$300,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,607,504 52</u>

INCOME.

	Fire.	
Gross premiums .....	\$1,924,492 90	
Deduct reinsurance and return premiums.....	378,741 73	
Total premiums (other than perpetuals) .....		\$1,545,751 17
Interest on bonds, \$51,426.94; other sources, \$4,673.77.....		56,100 71
Total income .....		<u>\$1,601,851 88</u>
Total.....		<u>\$3,209,446 40</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$687,389 41	
Deduct salvage .....	3,463 99	
Net amount paid for losses .....		\$683,925 42
Commissions or brokerage .....		440,117 85
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		500 00
Postage, telegrams, telephone and express .....		74 20
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		4,899 77
State taxes on premiums.....		23,992 59
Insurance department licenses and fees .....		2,546 24
Remittance to home office .....		200,650 00
Total disbursements.....		<u>\$1,356,706 07</u>
Balance.....		<u>\$1,852,740 33</u>

LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$1,688,882 53
Deposited in trust companies and banks on interest.....	108,004 99
Agent's balances, representing business written subsequent to October 1, last.....	55,852 81
Total ledger assets.....	<u>\$1,852,740 33</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	9,783 32
Gross assets.....	<u>\$1,862,523 65</u>

DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds .....	137,287 53
Total admitted assets.....	<u>\$1,725,236 12</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....		\$ 130,862 00
Unearned premiums at 50 per cent on fire risks running one year .....	\$603,608 36	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	425,869 03	
Total unearned premiums as computed above .....		1,029,477 39
State, county and municipal taxes due or accrued .....		32,042 31
Total liabilities, except deposit capital .....		\$1,192,381 70
Deposit capital .....	\$300,000 00	
Surplus over all liabilities .....	232,854 42	
Surplus to policy holders .....		532,854 42
Total .....		\$1,725,236 12

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$154,351,846 00	\$1,631,708 22
Written during the year .....	192,347,643 00	1,924,492 90
Totals .....	\$346,699,489 00	\$3,556,201 12
Expired and terminated .....	154,985,122 00	1,578,052 79
Net amount in force .....	\$191,714,367 00	\$1,978,148 33

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run ....	\$121,665,262 00	\$1,207,216 70
More than one and not more than three years to run .....	53,406,951 00	543,544 74
More than three years to run .....	16,642,154 00	227,386 89
Net amount in force Dec. 31, 1909 .....	\$191,714,367 00	\$1,978,148 33

## GENERAL INTERROGATORIES,

Largest amount written on any one risk not deducting reinsurance .....	\$ 25,000 00
Losses incurred during the year, fire, \$706,336.56; tornado, \$5,750.87 .....	712,087 42

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written .....	\$9,529,612 00	\$79,298 00
Less .....	1,242,993 00	8,555 00
Net risks written .....	\$8,286,619 00	\$70,783 00
Gross premiums received .....	\$137,869 95	\$589 08
Less .....	32,808 25	123 14
Net premiums received .....	\$105,061 70	\$465 94
Net losses paid .....	\$57,616 16	\$3 83
Net losses incurred .....	\$55,297 16	\$3 85

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
United States, government, reg., 4s. ....		\$501,345 00	\$434,700 00
City of New York, corp. stock, 3½s. ....		260,011 20	219,575 00
City of New York, corp. stock, 4s. ....		769,036 12	750,000 00
City of New York, cons. stock, 3½s. ....		105,865 21	100,320 00
City of Woonsocket, R. I., refund., 4s. ....		52,625 00	47,000 00
Totals .....		\$1,688,882 53	\$1,551,595 00

UNITED STATES BRANCH.  
MUNICH RE-INSURANCE COMPANY.

Principal office in United States, No. 346 Broadway, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Munich, Ger.; incorporated, 1880; commenced business in Illinois Aug. 15, 1899.]

CARL SCHREINER, United States Manager.

E. G. HALLE, Attorney in Illinois, at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York.....	\$205,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$4,652,559 43</u>

INCOME.

	Fire.
Gross reinsurance premiums.....	\$5,507,812 51
Deduct reinsurance and return premiums.....	<u>982,996 44</u>
Total reinsurance premiums.....	\$4,524,816 07
Interest on bonds and dividends on stocks, \$160,126.12; other sources, \$21,545.16.....	181,671 28
Profit on sale or maturity of ledger assets.....	<u>19,968 25</u>
Total income.....	<u>\$4,726,455 60</u>
Total.....	<u>\$9,373,015 03</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$2,315,513 35
Deduct salvage.....	<u>29,196 75</u>
Net amount paid for losses.....	\$2,286,316 60
Commissions or brokerage.....	1,337,362 22
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	32,321 63
Rents.....	3,500 00
Advertising, printing and stationery.....	1,370 78
Maps, including corrections.....	65 00
Underwriters' boards and tariff associations.....	2,026 15
State taxes on premiums.....	3,011 89
Insurance department licenses and fees.....	4,377 48
All other disbursements, viz: Miscellaneous expenses.....	3,243 91
Remittance to home office.....	<u>434,130 40</u>
Total disbursements.....	<u>\$4,107,726 06</u>
Balance.....	<u>\$5,271,288 97</u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest (Schedule A).....	\$4,279,723 26
Deposited in trust companies and banks on interest.....	920,982 58
Agent's balances, representing business written subsequent to October 1, last.....	<u>70,583 13</u>
Gross assets.....	<u>\$5,271,288 97</u>



## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds and stocks.....	\$35,233 26
Total admitted assets.....	<u>\$5,236,055 71</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$ 775,441 00
Unearned reinsurance premiums at 50 per cent on fire risks running one year or less.....	\$1,299,550 58
Unearned reinsurance premiums <i>pro rata</i> on fire risks running more than one year.....	952,636 02
Total unearned reinsurance premiums as computed above.....	2,252,186 60
All other liabilities, viz: Reserve for contingencies, \$800,000.00; reserve for depreciation of securities, \$50,000.00.....	850,000 00
Total liabilities, except deposit capital.....	<u>\$3,877,627 60</u>
Deposit capital.....	\$ 205,000 00
Surplus over all liabilities.....	1,153,428 11
Surplus to policy holders.....	1,358,428 11
Total.....	<u>\$5,236,055 71</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Reinsurance Premiums.
In force Dec. 31, 1908.....	\$434,179,096 00	\$4,125,222 89
Written during the year.....	484,824,603 00	5,507,812 51
Totals.....	<u>\$919,003,699 00</u>	<u>\$9,633,035 40</u>
Expired and terminated.....	415,618,438 00	5,221,276 29
In force at end of the year.....	\$503,385,261 00	\$4,411,759 11
Deduct amount reinsured.....		
Net amount in force.....	<u>\$503,385,261 00</u>	<u>\$4,411,759 11</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Reinsurance Premiums.
In force, having from date of policy not more than one year to run.....	\$306,775,586 00	\$2,599,101 16
More than one and not more than three years to run.....	121,330,073 00	1,061,317 30
More than three years to run.....	75,279,602 00	751,340 65
Net amount in force Dec. 31, 1909.....	<u>\$503,385,261 00</u>	<u>\$4,411,759 11</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Losses incurred during the year, fire.....	<u>2,371,908 60</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$30,667,654 00
Less.....	5,474,178 42
Net risks written.....	<u>\$25,193,475 58</u>
Gross reinsurance premiums received.....	\$401,467 76
Less.....	71,662 03
Net reinsurance premiums received.....	<u>\$329,805 73</u>
Net losses paid.....	<u>\$133,633 30</u>
Net losses incurred.....	<u>\$148,234 30</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States, government, reg., gold, 4s	\$302,375 00	\$276,000 00
United States, government, coup., gold, 4s	67,375 00	57,500 00
Massachusetts, state of, reg., gold, 3½s	98,250 00	90,000 00
New York, state of, canal imp., reg., 3s	51,187 50	51,500 00
New York City, reg., gold, 3½s	51,862 50	48,500 00
New York City, reg., gold, 3½s	79,200 00	85,500 00
New York City, reg., gold, 3½s	51,862 50	47,000 00
New York City, reg., gold, 4s	5,431 25	5,000 00
Atchison, Topeka & Santa Fé R. R., conv., 5s	49,942 50	65,190 00
Atchison, Topeka & Santa Fé R. R., gen. mort., 4s	46,718 75	50,000 00
Atchison, Topeka & Santa Fé R. R., conv., 4s	58,995 00	70,110 00
Atlantic Coast Line R. R., 1st mort., 4s	70,125 00	72,000 00
Atlantic Coast Line R. R., Louisville & Nashville col., 4s	23,875 00	23,750 00
Atlantic & Danville R. R., 1st mort., 4s	29,250 00	27,900 00
Baltimore & Ohio R. R., Southwestern div., 3½s	66,079 38	67,500 00
Baltimore & Ohio R. R., prior lien, 3½s	55,952 50	55,800 00
Birmingham Ry. Light & Power Co., gen. refund., 4½s	10,000 00	10,230 00
Broadway & Seventh Ave., 1st mort., 5s	5,743 75	5,050 00
Brooklyn Union Elevated R. R., 4-5 per cent 1st mort., 5s	50,500 00	51,500 00
Central of Georgia R. R., cons. mort., 5s	54,468 75	54,500 00
Central R. R. of New Jersey, gen. mort., 5s	6,687 50	6,250 00
Central Pacific R. R., refund. mort., 4s	75,631 25	72,750 00
Chesapeake & Ohio Ry., R. & A. div., 1st cons. mort., 4s	5,193 75	4,950 00
Chesapeake & Ohio Ry., gen. mort., 4½s	77,750 00	77,250 00
Chicago & Alton R. R., refund. mort., 3s	42,500 00	37,500 00
Chicago, Burlington & Quincy R. R., gen. mort., 4s	29,925 00	30,000 00
Chicago & Eastern Illinois R. R., gen. cons. 1st mort., 5s	28,500 00	28,500 00
Chicago & Eastern Illinois R. R., refund. and impr., 4s	47,875 00	43,000 00
Chicago, Rock Island & Pacific R. R., 4s	40,068 75	42,000 00
Chicago, Rock Island & Pacific Ry., refund., 4s	48,287 50	45,500 00
Cincinnati, Hamilton & Dayton Ry., col. trust notes, 4s	57,212 50	58,200 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R., 4s	10,000 00	9,800 00
Cleveland, Cincinnati, Chicago & St. Louis R. R., gen. mort., 4s	24,406 25	24,250 00
Colorado & Southern Ry. refund. and exten., 4½s	49,625 00	49,000 00
Delaware & Hudson Co., conv. deb., 4s	48,957 50	51,500 00
Detroit & Mackinac R. R., 1st lien, 4s	96,000 00	96,000 00
Erie R. R. Co., gen. lien, 4s	43,687 50	38,500 00
Erie R. R. Co., prior lien, 4s	25,031 25	21,750 00
Erie R. R. Pennsylvania, col. trust, 4s	47,687 50	43,000 00
Florida West Shore Ry., 1st mort., 5s	25,500 00	24,500 00
Fort Worth & Rio Grandé R. R., 1s mort., 4s	21,600 00	21,500 00
Hocking Valley Ry., 1st cons. mort., 4½s	26,230 00	25,750 00
Illinois Central R. R., St. Louis div., 3½s	23,250 00	22,250 00
Kansas City, Fort Scott & Memphis Ry., refund., 4s	61,050 00	58,100 00
Kansas City Southern R. R., 1st mort., 3s	102,851 25	109,500 00
Kansas City Southern Ry., refund. and imp., 5s	100,750 00	103,000 00
Lake Erie & Western R. R., 1st mort., 5s	4,560 00	4,560 00
Lake Shore & Michigan Southern Ry., 4s	71,003 75	71,250 00
Louisville & Nashville R. R., St. Louis div., 2d mort., 3s	10,080 00	9,940 00
Manhattan Ry., cons. mort., 4s	25,940 00	24,500 00
Minneapolis, St. Paul, Sault Ste. Marie Ry., 4s	29,625 00	29,700 00
Missouri, Kansas & Texas R. R., 1st mort., 4s	24,932 50	24,750 00
Missouri, Pacific Ry., 1st col., 5s	25,625 00	25,600 00
New York, New Haven & Hartford R. R., conv. deb., 6s	7,000 00	9,380 00
New York, New Haven & Hartford R. R., conv. deb., 3½s	88,831 25	91,800 00
Norfolk & Western Ry., cons. mort., 4s	49,037 50	49,000 00
Norfolk & Western Ry., conv., 4s	28,406 25	29,580 00
Northern Pacific-Great Northern, joint, C. B. & Q. col., 4s	48,097 50	48,500 00
Northern Pacific R. R., gen. lien and land grant, 3s	36,500 00	37,000 00
Northern Pacific R. R., prior lien, 4s	25,187 50	25,750 00
Northern Pacific R. R., St. Paul, Duluth div., 4s	50,000 00	48,000 00
Oregon R. R. & Navigation cons., 4s	49,875 00	49,000 00
Pennsylvania R. R., conv., 3½s	28,407 00	29,100 00
Pennsylvania Co., 4½s	28,196 25	28,000 00
Reading Co., gen. mort., 4s	49,146 25	50,000 00
Rio Grandé Western R. R., 1st mort., 4s	19,800 00	19,000 00
San Antonio & Aransas Pass, 1st mort., 4s	39,837 50	44,000 00
Seaboard Air Line Ry., Atlanta-Birmingham div., 4s	42,500 00	42,500 00
Southern Pacific Co., conv., 4s	51,750 00	55,000 00
Southern Pacific R. R., 1st refund. mort., 4s	72,000 00	71,250 00
Southern Pacific R. R., Central Pacific col., 4s	24,085 00	23,000 00
Southern Ry., St. Louis div., 1st mort., 4s	24,500 00	21,750 00
St. Louis, Iron Mountain & Southern Ry., gen. cons., 5s	27,500 00	27,500 00
St. Louis, & San Francisco R. R., refund. mort., 4s	135,000 00	127,500 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description	Book value.	Market value.
St. Louis Southwestern R. R., 1st mort., 4s	49,005 00	46,500 00
Union Pacific R. R., 1st lien and refund., 4s	47,625 00	49,000 00
Union Pacific R. R., 1st mort., 4s	74,016 25	76,500 00
United Railroads of San Francisco, 4s	60,043 75	55,500 00
Wabash R. R., 1st mort., 5s	29,007 50	28,250 00
Wabash R. R. Omaha div., 1st mort., 3½s	42,875 00	38,500 00
West Shore R. R. Co., 1st mort., 4s	51,626 25	51,000 00
Western Maryland R. R. 1st mort., 4s	67,875 00	64,500 00
Western New York & Pennsylvania R. R., gen., 4s	18,350 00	18,000 00
Western Pacific Ry. 1st mort., 5s	49,281 25	48,500 00
Wheeling & Lake Erie R. R., 1st cons., 4s	23,203 13	21,750 00
Wisconsin Central Ry., 1st gen. mort., 4s	45,848 75	47,000 00
American Dock & Improvement Co., 1st mort., 5s	5,687 50	5,450 00
Consolidated Coal Co., 1st mort., 5s	24,625 00	22,750 00
Lackawanna Steel Co., 1st mort., 5s	20,160 00	21,000 00
Lackawanna, Topeka & Santa Fé R. R., pref.	21,568 75	26,250 00
Denver & Rio Grandé R. R., pref.	21,000 00	26,100 00
Norfolk & Western R. R., pref.	15,700 00	17,800 00
Pennsylvania R. R.	59,750 00	68,500 00
Consolidated Gas Co. of New York	39,500 00	40,000 00
Totals	<u>\$4,279,723 26</u>	<u>\$4,244,490 00</u>

## UNITED STATES BRANCH.

## THE NORTHERN ASSURANCE COMPANY, (LIMITED).

Principal office in United States, No. 38 Pine street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, Eng.; incorporated, 1836; commenced business in Illinois March 7, 1876.]

GEORGE W. BABB, United States Manager.

GERALD H. LERMIT, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio	<u>\$300,000 00</u>
Amount of ledger assets, Dec. 31, of previous year	<u>\$4,856,581 28</u>

## INCOME.

	Fire.	
Gross premiums	\$4,494,592 45	
Deduct reinsurance and return premiums	<u>1,567,615 21</u>	
Total premiums		\$2,926,977 24
Interest on bonds and dividends on stocks, \$151,858.88; other sources, \$9,389.78	\$161,248 66	
Rents—including company's occupancy of its own buildings	<u>9,000 00</u>	
Total interest and rents		170,248 66
Agents' balances previously charged off		10 00
Remittance from home office		<u>219,501 47</u>
Total income		<u>\$3,316,737 37</u>
Total		<u>\$8,173,318 65</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$1,735,807 38
Deduct salvage, \$9,897.08, and reinsurance, \$374,949.70 .....	384,846 78
Net amount paid for losses .....	\$1,350,960 60
Expenses of adjustment, settlement of losses .....	34,774 61
Commissions or brokerage .....	467,755 85
Salaries and expenses of special and general agents .....	104,034 38
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	191,209 39
Rents—including company's occupancy of its own buildings .....	20,695 20
Advertising, printing and stationery .....	31,003 08
Postage, telegrams, telephone and express .....	26,179 88
Legal expenses .....	1,559 03
Furniture and fixtures .....	1,754 81
Maps, including corrections .....	8,906 29
Underwriters' boards and tariff associations .....	47,456 10
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	24,974 11
Inspections and surveys .....	17,394 97
Repairs and expenses on real estate .....	51 42
Taxes on real estate .....	2,836 57
State taxes on premiums .....	54,862 55
Insurance department licenses and fees .....	13,652 91
All other licenses, fees and taxes .....	14,079 94
Agents' balances charges off .....	1,336 07
Loss on sale or maturity of ledger assets .....	6,922 70
All other disbursements, viz.: Books, newspapers, and periodicals, \$1,149.84; cleaning, heating and lighting, \$2,779.26; collection and exchange fees, \$3,441.35; traveling, \$1,574.83; miscellaneous, \$6,444.64 .....	15,389 92
Remittance to home office .....	758,626 60
Total disbursements .....	<u>\$3,196,516 98</u>
Balance .....	<u>\$4,976,801 67</u>

## LEDGER ASSETS.

Book value of real estate .....	\$ 115,000 00
Book value of bonds and stocks, excluding interest (Schedule A) .....	4,157,059 06
Cash in office .....	502 67
Deposits in trust companies and banks not on interest .....	11,496 29
Deposits in trust companies and banks on interest .....	170,029 33
Agents' balances, representing business written subsequent to October 1, last .....	488,935 47
Agents' balances, representing business written prior to October 1, last .....	18,056 39
Bills receivable taken for fire risks .....	15,722 46
Total ledger assets .....	<u>\$4,976,801 67</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	43,264 18
Market value of real estate over book value .....	60,000 00
Other non-ledger assets, viz.: Due from other companies for reinsurance on losses already paid .....	19,377 81
Gross assets .....	<u>\$5,099,443 66</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last .....	\$ 18,056 39
Bills receivable, past due, taken for marine, inland and fire risks .....	15,722 46
Book values of ledger assets over market value, viz.: Bonds and stocks .....	132,494 06
Total .....	<u>166,272 91</u>
Total admitted assets .....	<u>\$4,933,170 75</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 61,470 92	
Losses in process of adjustment or in suspense.....	233,089 87	
Losses resisted.....	86,064 04	
Total claims for losses.....	\$380,624 83	
Deduct reinsurance.....	48,903 47	
Net amount of unpaid losses.....		\$ 331,721 36
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,103,517 23	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	1,605,687 37	
Total unearned premiums as computed above.....		2,709,204 60
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		33,556 37
State, county and municipal taxes due or accrued.....		84,524 41
Reinsurance premiums.....		18,070 04
Total liabilities, except deposit capital.....		\$3,177,076 78
Deposit capital.....	\$ 300,000 00	
Surplus over all liabilities.....	1,456,093 97	
Surplus to policy holders.....		1,756,093 97
Total.....		<u>\$4,933,170 75</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$533,456,429 00	\$5,809,608 13
Written during the year.....	404,644,313 00	4,494,592 45
Totals.....	\$938,190,742 00	\$10,304,200 58
Expired and terminated.....	383,536,246 00	4,285,332 88
In force at end of the year.....	\$554,654,496 00	\$6,018,867 70
Deduct amount reinsured.....	64,192,377 00	724,118 13
Net amount in force.....	<u>\$490,462,119 00</u>	<u>\$5,294,749 57</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$192,660,186 00	\$2,207,034 46
More than one and not more than three years to run.....	223,975,968 00	2,183,655 86
More than three years to run.....	73,825,965 00	904,059 25
Net amount in force Dec. 31, 1909.....	<u>\$490,462,119 00</u>	<u>\$5,294,749 57</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000 00
Losses incurred during the year, fire.....	<u>1,440,046 51</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$25,731,125 83
Less cancelled and reinsurance.....	8,301,862 55
Net risks written.....	<u>\$17,429,263 28</u>
Gross premiums received.....	\$310,122 64
Less.....	82,584 55
Net premiums received.....	<u>\$227,538 09</u>
Net losses paid.....	<u>\$104,470 73</u>
Net losses incurred.....	<u>\$107,752 01</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
United States, reg., 4s.		\$260,500 00	\$230,000 00
City of Cincinnati, Ohio, 4s.		103,750 00	102,000 00
City of Richmond, Va., 4s.		50,250 00	50,500 00
United States, reg., 4s.		13,025 00	11,500 00
United States, reg., 4s.		13,025 00	11,500 00
Atchison, Topeka & Santa Fé Ry. Co., gen. mort., gold, 4s.		48,000 00	50,000 00
Atlantic Coast Line R. R. Co., L. & N., coll., 4s.		38,000 00	47,500 00
Atlantic & Northwest Ry. Co., 1st mort., guar., 5s.		59,000 00	58,900 00
Baltimore & Ohio R. R. Co., prior lien, gold, 3½s.		48,000 00	46,500 00
B. & O. R. R. Co., S.-W. div., 1st mort., gold, 3½s.		42,000 00	45,000 00
Battle Creek & Sturgis Ry. Co., 1st mort., guar., gold, 3s.		41,000 00	37,000 00
Chicago Burlington & Quincy R. R. Co., gen. mort., 4s.		100,250 00	100,000 00
Chicago, St. Louis & New Orleans R. R. Co., guar., 5s.		15,000 00	14,040 00
Chl., St. L. & New Orleans R. R. Co., Memphis div., guar., 4s.		49,000 00	49,000 00
Clev., Cinn., Chi. & St. L. Ry. Co., 1st mort. on Cinn., Wab. & Mich. div., gold, 4s.		50,500 00	47,000 00
Gouverneur & Oswegatchie R. R. Co., 1st mort., guar., 5s.		41,040 00	39,600 00
Illinois Central R. R. Co., ext., 1st mort., gold, 3½s.		123,000 00	113,160 00
Lake Shore & Michigan Southern Ry. Co., gold, 4s.		66,750 00	72,000 00
Lehigh Valley R. R. Co., gen. consol. mort., 4s.		48,375 00	48,500 00
Long Island R. R. Co., refund., guar., 4s.		55,485 00	49,500 00
Louisville & Nashville R. R. Co., gen. mort., 6s.		45,030 00	44,080 00
Louisville & Nashville R. R. Co., coll. trust, gold, 5s.		57,500 00	54,500 00
Louisville & Nashville R. R. Co., unif., gold, 4s.		50,750 00	50,000 00
Lynn & Boston R. R. Co., 1st mort., gold, 5s.		29,375 00	26,500 00
Manhattan Ry. Co., consol., gold, 4s.		48,000 00	49,000 00
Minn., St. Paul & Sault Ste Marie Ry. Co., gold, 4s.		56,430 00	56,430 00
N. Y. Cent. & Hud. River R. R. Co., Lake Shore coll. trust, gold, 3½s.		84,500 00	81,000 00
Norfolk & Western Ry. Co., conv., gold, 4s.		20,000 00	25,600 00
Norfolk & Western Ry. Co., equip. trust, guar., 4s.		96,500 00	98,000 00
Northern Pacific Ry. Co., prior lien, gold, 4s.		53,000 00	51,500 00
Northern Pacific-Great Northern Ry. Cos., joint, C. B. & Q., coll., 4s.		48,000 00	48,500 00
Oregon Short Line R. R. Co., refund., guar., 4s.		142,500 00	142,500 00
Pennsylvania R. R. Co., coll. trust notes, gold, 5s.		48,000 00	50,000 00
Pennsylvania R. R. Co., conv., gold, 3½s.		88,000 00	97,000 00
Pennsylvania R. R. Co., equip., gold, 4s.		102,000 00	98,000 00
Pitts., Cinn., Chi. & St. L. R. R. Co., consol. mort., guar., 4s.		50,620 00	50,000 00
St. Paul, Minn. & Manitoba Ry. Co., consol., guar., gold, 6s.		105,925 00	103,400 00
Southern Pacific Co., conv., 4s.		49,875 00	53,000 00
Term. R. R. Asso. of St. Louis, gen. mmort., refund., S. F., gold, 4s.		195,000 00	196,000 00
West Shore R. R. Co., guar., coup., 4s.		53,625 00	51,000 00
West Virginia & Pittsburgh R. R. Co., 1st mort., gold, 4s.		132,450 00	128,250 00
Clearfield Bituminous Coal Corp., ser. A., 1st mort., guar., gold, 4s.		46,500 00	41,000 00
Sault Ste Marie Bridge Co., 1st mort., guar., gold, 5s.		51,000 00	52,500 00
City of Chicago, Ill., 4s.		52,000 00	50,500 00
City of Cincinnati, Ohio, 4s.		15,600 00	15,300 00
City of Minneapolis, Minn., 4s.		105,500 00	101,000 00
City of New York, gold, 3½s.		54,599 07	46,410 00
City of New York, gold, 3½s.		62,016 59	52,780 00
City of New York, gold, 3½s.		133,750 00	112,500 00
City of New York, gold, 3½s.		139,500 00	135,000 00
City of New York, gold, 3½s.		16,600 00	18,000 00
City of New York, gold, 4s.		28,500 00	30,000 00
City of New York, gold, 4½s.		131,875 00	138,750 00
City of New York, gold, 4s.		50,375 00	50,000 00
City of Richmond, Va., 4s.		10,137 50	10,100 00
City of St. Louis, Mo., 4s.		42,350 00	40,000 00
City of St. Paul, Minn., 4½s.		56,000 00	52,500 00
City of Salem, Ore., 5s.		20,250 00	20,000 00
City of Salem, Ore., 5s.		9,000 00	9,000 00
Marion County, Ore., 6s.		14,210 00	14,140 00
Chicago, Milwaukee & St. Paul Ry. Co., pref.		96,562 50	86,000 00
Cleveland & Pittsburgh R. R. Co., guar.		48,375 26	44,000 00
Morris & Essex R. R. Co., guar.		49,281 26	46,250 00
New York & Harlem R. R. Co., guar.		51,515 63	39,375 00
Pittsburgh, Ft. Wayne & Chicago Ry. Co., guar.		48,531 25	44,000 00
Totals.		\$4,157,059 06	\$4,024,565 00

UNITED STATES BRANCH.  
NORTH BRITISH AND MERCANTILE INSURANCE COM-  
PANY.

Principal office in United States, No. 76 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, Eng.; incorporated, 1809; commenced business in Illinois Nov. 13, 1867.]

E. G. RICHARDS, United States Manager.

W. J. LITTLEJOHN, Attorney in Illinois at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio .....	\$320,000 00
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$7,341,862 710</u>

INCOME.

	Fire.
Gross premiums .....	\$6,617,393 93
Deduct reinsurance and return premiums .....	<u>1,811,231 36</u>
Total premiums (other than perpetuals) .....	\$4,806,162 57
Deposit premiums on perpetual risks .....	1,484 40
Interest on bonds and dividends on stocks, \$249,478.05; other sources, \$4,561.90 .....	254,039 95
Profit on sale or maturity of ledger assets .....	20,432 81
From all other sources, viz.: Sale of rights 1,000 shares So. Pacific Co. preferred stock, \$448.88; sale of rights 1,000 shares Atchison, Topeka & Santa Fé R. R. stock, \$947.63 .....	1,396 51
Total income .....	<u>\$5,063,516 24</u>
Total .....	<u>\$12,425,378 34</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$2,248,752 76
Deduct salvage, \$21,484.38, and reinsurance, \$238,720.53 .....	<u>260,204 91</u>
Net amount paid for losses .....	\$1,988,547 85
Expenses of adjustment, settlement of losses .....	33,631 92
Deposit premiums returned .....	60 00
Commissions or brokerage .....	986,472 47
Allowances to local agencies for miscellaneous agency expenses .....	123,904 18
Salaries and expenses of special and general agents .....	184,888 28
Salaries, fees and other charges of officers directors, trustees, agents and employes .....	220,183 28
Rents—including company's occupancy of its own buildings .....	20,111 24
Advertising, printing and stationery .....	57,989 97
Postage, telegrams, telephone and express .....	36,219 15
Legal expenses .....	3,799 80
Furniture and fixtures .....	9,910 32
Maps, including corrections .....	11,925 25
Underwriters' boards and tariff associations .....	59,358 44
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	44,100 42
Inspections and surveys .....	22,608 04
State taxes on premiums .....	74,820 69
Insurance department licenses and fees .....	15,772 95
All other licenses, fees and taxes .....	9,450 25
Agents' balances charged off .....	479 63
Loss on sale or maturity of ledger assets .....	482 83
Remittance to home office .....	65,450 73
Total disbursements .....	<u>\$3,870,167 69</u>
Balance .....	<u>\$8,555,210 65</u>

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest (Schedule A).....	\$7,431,313 23
Cash in office.....	300 00
Deposited in trust companies and banks not on interest.....	20,000 00
Deposited in trust companies and banks on interest.....	311,700 86
Agents' balances, representing business written subsequent to October 1, last.....	778,323 79
Agents' balances, representing business written prior to October 1, last.....	11,091 77
Other ledger assets, viz: Milwaukee Underwriters' Building Association, \$181.00; Philadelphia Underwriters' Association, \$100.00; Assn. Fire Underwriters', Baltimore Md., \$100.00; Southern Adjustment Bureau, \$100.00; Underwriters' Salvage Co., N. Y., \$1,000.00; Underwriters' Salvage Co., Chicago, \$1,000.00.....	2,481 00
Total ledger assets.....	<u>\$8,555,210 65</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	78,168 72
Gross assets.....	<u>\$8,633,379 37</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 11,091 77
Book values of ledger assets over market value, viz: Bonds and stocks.....	379,676 25
Special deposits to secure liabilities in Virginia.....	66,151 00
Total.....	<u>456,919 02</u>
Total admitted assets.....	<u>\$8,176,460 35</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$105,974 57
Losses in process of adjustment, or in suspense.....	262,972 12
Losses resisted.....	54,126 50
Total claims for losses.....	<u>\$423,073 19</u>
Deduct reinsurance.....	38,542 13
Net amount of unpaid losses.....	\$ 384,531 06
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,673,079 59
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	2,403,173 03
Total unearned premiums as computed above.....	4,166,252 62
Amount reclaimable by the insured on perpetual fire insurance policies.....	34,218 08
State, county and municipal taxes due or accrued.....	80,000 00
Total.....	<u>\$4,665,001 76</u>
Less liabilities secured by special deposits—Losses, \$6,228.00; unearned premiums, \$44,215.25.....	50,443 25
Total liabilities, except deposit capital.....	<u>\$4,614,558 51</u>
Deposit capital.....	\$ 320,000 00
Surplus over all liabilities.....	3,241,901 84
Surplus to policy holders.....	3,561,901 84
Total.....	<u>\$8,176,460 35</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$880,609,076 00	\$8,124,240 12
Written during the year.....	740,156,003 00	6,617,393 93
Totals.....	<u>\$1,620,765,079 00</u>	<u>\$14,741,634 05</u>
Expired and terminated.....	648,758,990 00	5,823,510 75
In force at end of the year.....	<u>\$972,006,089 00</u>	<u>\$8,918,123 30</u>
Deduct amount reinsured.....	146,760,854 00	772,165 78
Net amount in force.....	<u>\$825,245,235 00</u>	<u>\$8,145,957 52</u>

Perpetual risks not included above, \$1,199,045.00; premiums on same, \$36,019.03.



## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run . . . . .	\$333,793,447 00	\$3,346,159 19
More than one and not more than three years to run . . . . .	370,089,797 00	3,355,757 28
More than three years to run . . . . .	122,561,036 00	1,480,060 08
Net amount in force Dec. 31, 1909 . . . . .	<u>\$826,444,280 00</u>	<u>\$8,181,976 55</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance . . . . .	\$ 403,000 00
Losses incurred during the year, fire . . . . .	<u>1,995,806 63</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written . . . . .	\$41,147,012 00
Less . . . . .	<u>7,475,863 00</u>
Net risks written . . . . .	<u>\$33,671,149 00</u>
Gross premiums received . . . . .	\$422,606 87
Less . . . . .	<u>113,880 62</u>
Net premiums received . . . . .	<u>\$308,816 25</u>
Net losses paid . . . . .	<u>\$124,525 86</u>
Net losses incurred . . . . .	<u>\$130,646 76</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States Government, reg., 4s . . . . .	\$271,911 60	\$241,500 00
United States Government, reg., 3s . . . . .	5,325 78	5,050 00
Albuquerque, N. Mex., city of, sewer bonds, reg., coup., 4½s . . . . .	10,800 68	10,600 00
Boston, Mass., city of, construction of highways, reg., 4s . . . . .	38,233 66	35,000 00
Boston, Mass., city of, Stony Brook imp., scrip., reg., 4s . . . . .	85,902 22	80,000 00
Brooklyn, N. Y., city of, Wallabout Market Property, reg., 3½s . . . . .	15,414 08	13,950 00
Brooklyn, N. Y., city of, exten. of water system, reg., 3½s . . . . .	15,414 08	13,950 00
Georgia, state of, refund, bonds, reg., 3½s . . . . .	10,756 96	9,600 00
New York, City of, Brooklyn Museums of Art & Sciences, reg., 3½s . . . . .	63,723 04	55,800 00
New York, city of, Brooklyn schools, reg., 3½s . . . . .	20,141 07	16,835 00
New York, city of, corporate stock, reg., 4½s . . . . .	90,595 92	87,200 00
New York, city of, dock, reg., 3½s . . . . .	223,471 92	186,000 00
New York, city of, corporate stock, reg., 4½s . . . . .	115,509 81	111,180 00
New York, city of, docks and ferries, reg., 3½s . . . . .	72,398 85	60,515 05
New York, city of, exten. of Brooklyn water supply, 3½s . . . . .	107,850 07	91,000 00
New York, city of, new aqueduct, reg., 3½s . . . . .	19,999 31	17,800 00
New York, city of, new hall of records, reg., 3½s . . . . .	168,497 11	136,500 00
New York, city of, public parks imp., reg., 3½s . . . . .	143,474 14	119,600 00
New York, city of, Rapid Transit, reg., 3½s . . . . .	43,896 25	36,000 00
New York, city of, repaving streets, reg., 3½s . . . . .	192,459 34	154,700 00
New York, city of, supreme court house, reg., 3½s . . . . .	7,501 25	6,440 03
New York, city of, school houses and sites therefor, reg., 3½s . . . . .	172,440 25	141,510 00
New York, city of, water supply, reg., 4½s . . . . .	20,384 08	19,620 00
New York county, cons. stock, reg., 3 30s . . . . .	102,518 55	94,000 00
Portland, Ore., city of, water, coup., 5s . . . . .	24,446 36	21,600 00
St. Louis, Mo., city of, gold, reg., 3 65s . . . . .	36,303 75	34,300 00
St. Louis, Mo., city of, sterling, reg., 4s . . . . .	21,566 50	19,952 65
Virginia, state of, century, reg., 3s . . . . .	21,792 90	37,401 00
West Virginia, state of, deferred cert., (Brown Bros. cert.) . . . . .	8,204 79	9,333 33
Atchison, Topeka & Santa Fé Ry. Co., gen. mort., reg., 4s . . . . .	102,243 73	99,000 00
Atchison, Topeka & Santa Fé Trans. Cont'l Short Line, reg., 4s . . . . .	97,273 23	93,000 00
Atlantic Coast Line, 1st cons. mort., reg., 4s . . . . .	40,771 67	39,900 00
Balt. & Ohio R. R. Co., prior lien mort., reg., 3½s . . . . .	167,000 00	184,000 00
Balt. & Ohio R. R. Co., 1st mort., reg., 4s . . . . .	98,799 01	99,000 00
Boston & Maine R. R. Co., refund, reg., 4s . . . . .	103,144 16	99,000 00
Buffalo, Rochester & Pittsburg, cons. mort., reg., 4½s . . . . .	110,542 42	109,000 00
Chesapeake & Ohio R. R. Co., (R. & A. div.) reg., coup., 4s . . . . .	47,020 00	49,000 00
Chesapeake & Ohio R. R. Co., gen. mort., reg., 4½s . . . . .	101,879 06	102,000 00
Chicago, Milwaukee & St. Paul Ry., deb., reg., 4s . . . . .	143,236 37	139,500 00
Chicago & Western Indiana R. R. Cons. 50-yr., 4s . . . . .	97,459 71	92,000 00
Cleveland & Pittsburgh R. R., gen mort., series A, reg., coup., 4½s . . . . .	105,417 39	107,000 00
Delaware & Hudson, conv. deb., reg., 4s . . . . .	93,107 18	101,000 00
Erle, Pennsylvania Coal Co., col., reg., 4s . . . . .	99,172 31	93,500 00

## SCHEDULE A—Concluded.

Description.	Bonds and Stocks.	
	Book value.	Market value.
Erie R. R. Co., prior lien, reg., 4s.....	\$ 97,889 06	\$ 85,000 00
Hocking Valley Ry. Co., 1st cons. mort., reg., 4½s.....	52,587 38	51,000 00
Illinois Central R. R. Co., (Western lines) 1st mort., reg., 4s.....	71,889 80	68,870 00
Illinois Central R. R. Co., col. trust, reg., 4s.....	75,000 00	74,250 00
Interborough Rapid Transit Co., reg., 5s.....	103,581 92	102,000 00
Lake Shore, Mich. Southern, deb., reg., 4s.....	68,941 46	67,450 00
Louisville & Nashville—Southern Ry., Monon col., reg., 4s.....	43,370 66	45,000 00
Louisville & Nashville, unified, 50-yr., reg., 4s.....	49,469 62	49,500 00
Manhattan Ry. Co., cons. mort., reg., 4s.....	101,595 42	97,000 00
New York Central & Hudson River R. R. Co., 1st mort., reg., 3½s.....	580,984 72	512,330 00
New York Central & Hudson River R. R. Co., Lake Shore col., reg., 3½s.....	79,112 28	80,000 00
Norfolk & Western R. R. Co., 1st cons. mort., reg., 4s.....	24,279 29	24,250 00
Northern Pacific Ry. Co., prior lien, railway and land grant, reg., 4s.....	105,170 39	101,000 00
Northern Pacific—Great Northern, C. B. & Q., joint, reg., 4s.....	94,360 31	96,000 00
Oregon Short Line R. R., refund. 25-yr., reg., 4s.....	97,583 28	96,000 00
Pennsylvania Co., (guar. by Penn. R. R. Co.) reg., 4½s.....	220,120 40	206,000 00
St. Paul & Northern Pacific Ry. Co., gen. mort., reg., 6s.....	59,375 00	58,500 00
Southern Pacific Co., 2-5 yr., reg. coup., 4s.....	50,000 00	49,000 00
Southern Pacific R. R. Co., 1st refund. mort., reg., 4s.....	95,293 19	93,000 00
Southern Ry. (St. Louis div.) 1st mort., reg., 4s.....	96,006 59	86,000 00
Union Pacific R. R. Co., 1st mort., railway and land grant, reg., 4s.....	118,040 77	126,250 00
West Shore R. R. Co., 1st mort., reg., 4s.....	301,544 07	303,000 00
Allegheny & Western Ry. Co., guar.....	64,089 00	70,000 00
Atchison, Topeka & Santa Fe, pref.....	90,951 80	102,000 00
Baltimore & Ohio R. R. Co., non-cumulative pref.....	90,424 25	91,000 00
Chicago, Milwaukee & St. Paul Ry. Co., pref.....	265,299 08	252,000 00
Cleveland & Pittsburgh R. R. Co., special betterment.....	107,454 07	100,000 00
Minn., St. Paul & Sault Ste. Marie, leased lines, (W. C. R. R. pref.).....	91,392 85	92,000 00
Pittsburg, Ft. Wayne & Chicago Ry., guar.....	141,875 67	136,000 00
Reading Co., 1st pref.....	94,360 30	91,000 00
Southern Ry. Co., Mobile & Ohio trust cert.....	91,412 95	82,000 00
Southern Ry. Co., pref.....	105,224 90	86,400 00
Union Pacific R. R. Co., pref.....	164,652 13	204,000 00
Totals.....	<u>\$7,431,313 23</u>	<u>\$7,051,636 98</u>

## UNITED STATES BRANCH.

## NORWICH UNION FIRE INSURANCE SOCIETY (LIMITED).

Principal office in United States, No. 59 John street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Norwich, Eng.; incorporated, 1797; commenced business in Illinois June 16, 1879.]

J. MONTGOMERY HARE, United States Manager.

R. W. HOSMER, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$300,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$2,827,249 59

## INCOME.

	Fire.	
Gross premiums.....	\$2,447,414 83	
Deduct reinsurance and return premiums.....	737,045 45	
Total premiums (other than perpetuals).....		\$1,710,369 38
Interest on mortgage loans.....	\$ 1,750 00	
Interest on bonds and dividends on stocks, \$86,576.05; other sources, \$3,134.48.....	89,710 53	
Total interest.....		91,460 53
Agents' balances previously charged off.....		4 61
Profit on sale or maturity of ledger assets.....		- 18,666 84
Total income.....		<u>\$1,820,501 36</u>
Total.....		<u>\$4,647,750 95</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,586,436 70
Deduct salvage, \$6,842.11 and reinsurance, \$347,221.42.....	354,063 53
Net amount paid for losses.....	\$1,232,373 17
Expenses of adjustment, settlement of losses.....	56,936 32
Commissions or brokerage.....	323,456 15
Allowances to local agencies for miscellaneous agency expenses.....	283 68
Salaries and expenses of special and general agents.....	55,169 52
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	124,438 28
Rents—including company's occupancy of its own buildings.....	22,742 91
Advertising, printing and stationery.....	18,676 84
Postage, telegrams, telephone and express.....	18,430 61
Legal expenses.....	14,917 85
Furniture and fixtures.....	4,515 58
Maps, including corrections.....	5,166 80
Underwriters' boards and tariff associations.....	27,445 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	19,358 47
Inspections and surveys.....	4,874 10
State taxes on premiums.....	33,231 39
Insurance department licenses and fees.....	15,822 51
All other licenses, fees and taxes.....	8,559 36
Agent's balances charged off.....	46 69
Loss on sale or maturity of ledger assets.....	2,500 00
All other disbursements, viz: Subscription to director's insurance and other publications, \$1,345.46; auditors fees, \$750.00; credit reports, \$1,105.00; light and water and other petty office supplies, \$509.93; rent of safety deposit vaults and premium on surety bonds, \$415.26; other miscellaneous office disbursements, \$4,831.08.....	8,956 73
Remittance to home office.....	126,815 93
Total disbursements.....	<u>\$2,124,718 26</u>
Balance.....	<u>\$2,523,032 69</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 35,000 00
Book value of bonds and stocks, excluding interest (Schedule A).....	2,038,117 42
Cash in office.....	184 18
Deposited in trust companies and banks not on interest.....	4,789 75
Deposited in trust companies and banks on interest.....	173,844 28
Agent's balances, representing business written subsequent to October 1, last.....	262,721 38
Agent's balances, representing business written prior to October 1, last.....	7,077 71
Other ledger assets, viz: Balances in hands of special agents.....	1,297 97
Total ledger assets.....	<u>\$2,523,032 69</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 145 83
Interest accrued on bonds.....	20,971 24
Total.....	21,117 07
Market value of bonds and stocks over book value.....	55,789 58
Other non-ledger assets, viz: Reinsurance due but uncollected on losses paid.....	1,468 54
Gross assets.....	<u>\$2,601,407 88</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	7,077 71
Total admitted assets.....	<u>\$2,594,330 17</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 41,165 83	
Losses in process of adjustment, or in suspense.....	119,565 00	
Losses resisted.....	30,650 00	
Total claims for losses.....	<u>\$191,380 83</u>	
Deduct reinsurance.....	28,631 08	
Net amount of unpaid losses.....		\$ 162,749 75
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$614,157 38	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	<u>991,798 63</u>	
Total unearned premiums as computed above.....		1,605,956 01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,121 72
State, county and municipal taxes due or accrued.....		25,080 70
Commissions, brokerage and other charges due or to become due to agents and brokers.....		5,852 72
Return premiums, \$3,719.97; reinsurance premiums, \$19,961.42.....		<u>23,701 39</u>
Total liabilities, except deposit capital.....		\$1,824,462 29
Deposit capital.....	\$300,000 00	
Surplus over all liabilities.....	<u>469,867 88</u>	
Surplus to policy holders.....		769,867 88
Total.....		<u>\$2,594,330 17</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$355,418,961 00	\$3,725,722 86
Written during the year.....	<u>234,565,920 00</u>	<u>2,447,414 83</u>
Totals.....	\$590,984,881 00	\$6,173,137 69
Expired and terminated.....	<u>243,632,458 00</u>	<u>2,578,772 39</u>
In force at end of the year.....	\$346,352,423 00	\$3,594,365 30
Deduct amount reinsured.....	<u>51,309,222 00</u>	<u>426,974 56</u>
Net amount in force.....	<u>\$295,043,201 00</u>	<u>\$3,167,390 74</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$110,485,221 00	\$1,228,314 76
More than one and not more than three years to run.....	134,212,722 00	1,332,894 04
More than three years to run.....	<u>50,345,258 00</u>	<u>606,181 94</u>
Net amount in force Dec. 31, 1909.....	<u>\$295,043,201 00</u>	<u>\$3,167,390 74</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 75,000 00
Losses incurred during the year, fire.....	<u>887,699 61</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$17,339,086 00
Less.....	<u>6,067,840 00</u>
Net risks written.....	<u>\$11,271,246 00</u>
Gross premiums received.....	\$195,069 94
Less.....	<u>52,858 07</u>
Net premiums received.....	<u>\$142,211 87</u>
Net losses paid.....	\$54,049 88
Net losses incurred.....	<u>\$54,626 12</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Atchison Topeka & Santa Fé Ry. Co., reg., 4s.	\$ 50,012 50	\$ 50,000 00
Baltimore & Ohio R. R. Co., reg., 4s.	51,031 25	49,600 00
Butler County, Ohio, bridge, reg., 44s.	10,682 55	10,200 00
Butler County, Ohio, bridge, reg., 44s.	16,077 82	15,450 00
Butler County, Ohio, bridge, reg., 44s.	10,751 64	10,400 00
Butler County, Ohio, bridge, reg., 44s.	16,173 83	16,750 00
City of New York, corp., reg., 44s.	103,687 50	111,000 00
City of New York, consol., reg., 34s.	107,685 28	95,000 00
City of Portland, Ore., water loan, 5s.	57,437 50	53,000 00
City of Richmond, Va., reg., 5s.	54,544 21	55,000 00
City of Cleveland, Ohio, reg., 44s.	51,562 50	52,500 00
Capitol Rebuilding, of New Mexico, 4s.	5,350 00	5,100 00
Chicago, Burlington & Quincy R. R. Co., Neb. ext., reg., 4s.	97,683 14	100,000 00
Chicago, Rock Island & Pacific Ry. Co., reg., 4s.	103,500 00	90,000 00
Central of Georgia Ry. Co., Mobile div., reg., 5s.	54,475 00	54,500 00
Chesapeake & Ohio Ry. Co., reg., 5s.	51,693 75	51,300 00
District of Columbia, reg., 3.65s.	219,500 00	214,000 00
Erie R. R., Pennsylvania col., reg., 4s.	22,625 00	21,500 00
Long Island R. R. Co., gen. mort., reg., 4s.	19,325 00	19,400 00
New York, Chicago & St. Louis R. R. Co., reg., 4s.	93,383 13	100,000 00
Northern Pacific-Great Northern R. R. Co., C., B. & Q., joint, reg. 4s	53,081 25	58,200 00
Norfolk & Western Ry. Co., reg., 4s.	50,687 50	49,000 00
Norfolk & Western Ry. Co., Pocahontas C. & C. Co., joint, reg., 4s.	34,050 00	35,800 00
Oregon Short Line R. R. Co., refund., 4s.	16,900 00	19,000 00
Pennsylvania Co.'s, reg., 44s.	107,206 78	104,00 00
Pennsylvania R. R. Co., convt., reg., 34s.	47,437 50	50,500 00
State of Georgia, reg., 44s.	10,412 50	10,500 00
Savannah, Florida & Western Ry. Co., reg., 6s.	25,125 00	25,200 00
Territory of New Mexico, Agricultural College, 5s.	5,737 50	5,500 00
West Shore R. R. Co., reg., 4s.	59,171 25	58,140 00
Allegheny & Western R. R. Co., guar.	21,756 00	21,462 00
Chicago & Northwestern Ry. Co.	5,000 00	9,250 00
Chicago & Northwestern Ry. Co., pref.	30,225 00	45,400 00
Chicago, Milwaukee & St. Paul Ry. Co.	5,000 00	7,900 00
Chicago, Milwaukee & St. Paul Ry. Co., pref.	35,912 50	51,670 00
Georgia R. R. & Banking Co., guar.	41,575 00	50,500 00
General Adjustment Bureau	150 00	150 00
Illinois Central R. R. Co., leased lines.	49,550 00	49,000 00
Pittsburgh, Ft. Wayne & Chicago Ry. Co., guar.	67,434 39	70,400 00
Rensselaer & Saratoga R. R. Co., guar.	50,606 25	53,730 00
Southern Ry. Co., Mobile & Ohio, stock trust certs., guar.	25,500 00	26,100 00
Southern Adjustment Bureau	100 00	100 00
Twin City Rapid Transit Ry. Co., pref.	41,792 50	42,900 00
United New Jersey R. R. & Canal Co., guar.	24,025 00	25,000 00
Union Pacific R. R. Co., pref.	32,000 00	41,600 00
Underwriters' Salvage Co. of Chicago, Ill.	500 00	375 00
Western Adjustment & Inspection Co.	200 00	100 00
<b>Totals</b> .....	<b>\$2,038,117 42</b>	<b>\$2,093,907 00</b>

## UNITED STATES BRANCH.

## OCEAN MARINE INSURANCE COMPANY, (LIMITED).

Principal office in United States, Cotton Exchange bldg., New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, England; incorporated, 1888; commenced business in Illinois June, 8, 1906.]

W. L. H. SIMPSON, United States Manager.

WM. E. GABLE, Attorney in Illinois at Peoria.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York.... \$202,000 00

Amount of ledger assets, Dec. 31, of previous year..... \$322,682 89

## INCOME.

	Marine and Inland.
Gross premiums.....	\$300,395 24
Deduct reinsurance and return premiums.....	116,994 42
Total premiums (other than perpetuals).....	\$183,400 82
Interest on bonds, \$9,292.00; other sources, \$215.76.....	9,507 76
Agents' balances previously charged off.....	239 37
Remittance from home office.....	52,521 93
Total income.....	\$245,669 88
Total.....	\$568,352 77

## DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses.....	\$214,424 67
Deduct salvage, \$32,003.93 and reinsurance, \$69,304.43.....	101,308 36
Net amount paid for losses.....	\$113,116 31
Commissions or brokerage.....	23,332 73
Allowances to local agencies for miscellaneous agency expenses.....	138 06
Rents—including company's occupancy of its own buildings.....	75 00
Advertising, printing and stationery.....	97 50
Postage, telegrams, telephone, express and cables.....	523 38
Legal expenses.....	141 21
Underwriters' boards and tariff associations.....	1,036 48
Inspections and surveys.....	13 94
State taxes on premiums.....	3,621 42
Insurance department licenses and fees.....	864 93
All other licenses, fees and taxes.....	388 24
Decrease in book value of ledger assets.....	9,400 00
All other disbursements, viz: Auditing accounts, \$368.70; policy stamps D. and E. coms. on recovs. on foreign reinsurances, \$837.45; miscellaneous expenses, \$953.79.....	2,159 94
Remittance to home office.....	77,232 35
Total disbursements.....	\$232,141 49
Balance.....	\$336,211 28

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A).....	\$280,600 00
Deposited in trust companies and banks not on interest.....	39,737 03
Agent's balances, representing business written subsequent to October 1, last.....	35,322 26
Agent's balances, representing business written prior to October 1, last.....	551 99
Total ledger assets.....	\$336,211 28

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	2,716 67
Other non-ledger assets, viz: Due from other companies for reinsurance on losses al- ready paid.....	325 00
Gross assets.....	\$339,252 95

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 551 99
Book values of ledger assets over market value, viz: Bonds.....	4,840 00
Total.....	5,391 99
Total admitted assets.....	\$333,860 96

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$68,324 54	
Losses resisted .....	5,651 80	
Total claims for losses .....	\$73,976 34	
Deduct reinsurance .....	999 00	
Net amount of unpaid losses .....		\$ 72,977 34
Unearned premiums at 50 per cent on inland navigation risks .....	\$20,197 80	
Unearned premiums at 100 per cent on marine risks .....	16,976 76	
Total unearned premiums as computed above .....		37,174 36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		200 00
State, county and municipal taxes due or accrued .....		6,400 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....		908 54
Reinsurance premiums .....		13,034 94
Total .....		\$130,695 18
Deposit capital .....	\$202,000 00	
Surplus over all liabilities .....	1,165 78	
Surplus to policy holders .....		203,165 78
Total .....		\$333,860 96

## RISKS AND PREMIUMS.

	Marine and Inland Risks	Premiums.
In force Dec. 31, 1908 .....	\$ 3,582,182 00	\$ 52,480 18
Written during the year .....	148,893,165 00	300,395 24
Totals .....	\$152,475,347 00	\$352,855 42
Expired and terminated .....	149,254,189 00	312,881 74
In force at end of the year .....	\$3,221,158 00	\$39,973 68
Deduct amount reinsured .....	364,255 00	2,799 32
Net amount in force .....	\$2,856,903 00	\$37,174 36

## GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland .....	\$170,698 49
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written .....	\$1,800,161 00
Less .....	64,082 00
Net risks written .....	\$1,736,079 00
Gross premiums received .....	\$4,444 81
Less .....	130 51
Net premiums received .....	4,314 30
Net losses paid .....	\$2,030 04
Net losses incurred .....	\$775 29

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value
District of Columbia, fund., 3.65s. ....		\$140,480 00	\$136,960 00
City of New York, corp., 3½s. ....		120,120 00	118,800 00
Totals .....		\$260,600 00	\$255,760 00

## UNITED STATES BRANCH.

## THE PALATINE INSURANCE COMPANY, (LIMITED.)

Principal office in United States, cor. Pine and William streets, N. Y. City.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, England; incorporated Aug. 22, 1900; commenced business in Illinois Jan. 2, 1901.]

A. H. WRAY, United States Manager.

HENRY C. EDDY, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$318,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$3,002,783 51

## INCOME.

	Fire.	
Gross premiums.....	\$2,400,890 76	
Deduct reinsurance and return premiums.....	726,543 01	
Total premiums.....		\$1,674,347 75
Interest on bonds and dividends on stocks, \$106,886.14; other sources, \$3,851.37.....		110,737 51
Increase in book value of ledger assets.....		3,786 00
Remittance from home office.....		65,000 00
Total income.....		\$1,853,871 26
Total.....		\$4,856,654 77

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,000,952 47	
Deduct salvage, \$9,107.09; and reinsurance, \$150,133.73.....	159,240 82	
Net amount paid for losses.....		\$841,711 65
Expenses of adjustment, settlement of losses.....		27,313 10
Commissions or brokerage.....		351,749 24
Allowances to local agencies for miscellaneous agency expenses.....		1,450 83
Salaries and expenses of special and general agents.....		22,623 61
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		68,646 72
Rents.....		8,799 25
Advertising, printing and stationery.....		11,894 19
Postage, telegrams, telephone and express.....		10,725 68
Legal expenses.....		622 10
Furniture and fixtures.....		1,725 58
Maps, including corrections.....		3,424 42
Underwriters' boards and tariff associations.....		21,937 02
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		14,519 90
Inspections and surveys.....		18,865 26
State taxes on premiums.....		26,642 11
Insurance department licenses and fees.....		8,600 52
All other licenses, fees and taxes.....		8,215 46
Loss on sale or maturity of ledger assets.....		247 84
Decrease in book value of ledger assets.....		10,234 28
All other disbursements, viz: Exchange, \$1,744.55; sundries, \$2,919.80.....		4,664 35
Remittance to home office.....		164,794 56
Total disbursements.....		\$1,629,407 76
Balance.....		\$3,227,247 10



## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest (Schedule A).....	\$2,707,019 71
Cash in office.....	73 55
Deposited in trust companies and banks not on interest.....	92,328 45
Deposited in trust companies and banks on interest.....	54,940 79
Agent's balances, representing business written subsequent to October 1, last.....	353,624 12
Agent's balances, representing business written prior to October 1, last.....	17,992 91
Bills receivable taken for fire risks.....	1,267 57
<b>Total ledger assets.....</b>	<b>\$3,227,247 10</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	30,860 36
Market value of bonds and stocks over book value.....	7,300 29
<b>Gross assets.....</b>	<b>\$3,265,407 75</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$17,992 91
Special deposits to secure liabilities in Virginia.....	46,500 00
<b>Total.....</b>	<b>64,492 91</b>
<b>Total admitted assets.....</b>	<b>\$3,200,914 84</b>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 22,190 00
Losses in process of adjustment, or in suspense.....	106,625 00
Losses resisted.....	317,243 87
<b>Total claims for losses.....</b>	<b>\$446,058 87</b>
Deduct reinsurance.....	84,248 87
<b>Net amount of unpaid losses.....</b>	<b>\$ 361,810 00</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$578,959 60
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	879,176 48
<b>Total unearned premiums as computed above.....</b>	<b>1,458,136 08</b>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,750 00
State, county and municipal taxes due or accrued.....	27,311 55
Commissions, brokerage and other charges due or to become due to agents and brokers.....	42,539 54
Return premiums, \$8,903.80; reinsurance premiums, \$31,597.89.....	40,501 49
<b>Total.....</b>	<b>\$1,932,048 66</b>
Less liabilities secured by special deposits in the following states: Virginia—Losses, \$1,575.00; unearned premiums, \$18,142.60.....	19,717 60
<b>Total liabilities, except deposit capital.....</b>	<b>\$1,912,331 06</b>
Deposit capital.....	\$318,000 00
Surplus over all liabilities.....	970,583 78
<b>Surplus to policy holders.....</b>	<b>1,288,583 78</b>
<b>Total.....</b>	<b>\$3,200,914 84</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$238,128,831 00	\$2,863,163 45
Written during the year.....	207,645,623 00	2,400,890 76
<b>Totals.....</b>	<b>\$445,774,454 00</b>	<b>\$5,264,054 21</b>
Expired and terminated.....	172,083,090 00	2,084,210 91
<b>In force at end of the year.....</b>	<b>\$273,691,364 00</b>	<b>\$3,179,843 30</b>
Deduct amount reinsured.....	33,220,583 00	414,439 77
<b>Net amount in force.....</b>	<b>\$240,470,781 00</b>	<b>\$2,765,403 53</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$98,870,289 00	\$1,157,919 20
More than one and not more than three years to run.....	92,150,888 00	993,024 52
More than three years to run.....	49,449,604 00	614,459 81
Net amount in force Dec. 31, 1909.....	<u>\$240,470,781 00</u>	<u>\$2,765,403 53</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 87,500 00
Losses incurred during the year, fire.....	<u>787,147 48</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$14,698,762 18	\$280,956 67
Less.....	4,678,001 91	47,150 00
Net risks written.....	<u>\$10,020,760 27</u>	<u>\$213,806 67</u>
Gross premiums received.....	\$160,970 71	\$1,186 65
Less.....	39,307 27	154 85
Net premiums received.....	<u>\$121,663 44</u>	<u>\$1,031 80</u>
Net losses paid.....	\$53,535 96	\$146 28
Net losses incurred.....	<u>\$54,005 34</u>	<u>\$166 28</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
United States, reg., 2s.....		\$ 17,021 07	\$ 20,400 00
Cleveland, Ohio, reg., 4s.....		101,152 00	101,000 00
Georgia, state of, 4½s.....		10,475 00	10,500 00
New York, N. Y., reg., 3½s.....		115,600 80	113,280 00
New York, N. Y., reg., 4½s.....		103,257 70	111,000 00
New York, N. Y., reg., 6s.....		100,402 60	101,000 00
New York, N. Y., reg., 3½s.....		75,100 00	75,200 00
New York, N. Y., reg., 4s.....		101,250 00	100,000 00
Virginia, state of, century, 3s.....		45,250 00	46,500 00
Atlantic Coast Line (L. & N. col.), 4s.....		48,093 50	47,500 00
Baltimore & Ohio R. R. (S. W. div.), 1st mort., 3½s.....		32,046 00	32,400 00
Baltimore & Ohio R. R. (Pitts. L. E. & W. Va.), ref., 4s.....		99,183 23	93,000 00
Chicago & Eastern Illinois R. R., ref. and imp., 4s.....		93,835 00	86,000 00
Chicago & Northwestern R. R., ext., reg., 4s.....		75,517 78	75,000 00
Chicago & Western Indiana R. R., con., 4s.....		48,387 50	47,000 00
Erie R. R., con. mort., 7s.....		78,321 60	79,300 00
Evansville & Terre Haute R. R., 1st con. mort., 6s.....		115,517 50	115,000 00
Illinois Central R. R. (Western Lines), 1st mort., 4s.....		53,022 90	49,500 00
Interborough Rapid Transit Co., 5s.....		25,812 50	26,000 00
Lake Erie & Western R. R., 1st mort., 5s.....		16,284 81	15,960 00
Long Island R. R., ref. mort., 4s.....		149,313 56	148,500 00
Minneapolis & St. Louis R. R., 1st mort., 7s.....		25,542 15	26,600 00
Minneapolis Street Ry., 1st con. mort., 5s.....		25,800 46	26,250 00
New York Central Lines equip., 5s.....		148,218 75	154,500 00
New York & Long Branch R. R., gen., 5s.....		19,960 15	19,550 00
N. Y., L. E. & Western Coal & R. R., 1st, guar., 6s.....		26,577 60	28,250 00
Northern Pacific R. R., prior lien & L. G., 4s.....		24,650 26	25,750 00
Pennsylvania Co., guar., 1st mort., 4½s.....		53,899 98	52,000 00
Pitts., Cin., & St. Louis R. R., con., guar., 4½s.....		62,201 98	60,990 00
Pitts., Cin., & St. Louis R. R., con., guar., 4½s.....		19,642 72	19,440 00
St. Louis, Iron Mt. & Southern, con. Ry. & L. G., guar., 5s.....		52,434 90	55,000 00
St. Louis, Iron Mt. & Southern (R. & G. div.), 1st mort., 4s.....		23,275 00	22,000 00
St. Paul, Minneapolis & Manitoba R. R., con., 6s.....		31,912 78	32,000 00
Southern Ry. Co. (S. L. div.), 1st mort., 4s.....		24,377 50	21,750 00
Southern Ry. Co., 1st con., 5s.....		60,387 60	56,000 00
Southern Pacific, 1st ref., 4s.....		49,031 34	47,500 00
Terminal R. R., Assn. of St. Louis, 1st mort., 4½s.....		27,612 47	26,750 00
Toledo, Walhonding Valley & Ohio R. R., 4s.....		51,434 07	48,000 00
West Shore R. R., guar., 1st mort., reg., 4s.....		55,370 00	51,000 00
West Virginia & Pittsburgh R. R., 4s.....		24,745 00	23,750 00

## SCHEDULE A—Concluded.

Description.	Bonds and Stocks.	
	Book value.	Market value.
Baltimore & Ohio R. R., pref.....	44,086 52	46,000 00
Catawissa R. R., pref., 2d issue.....	6,022 92	5,800 00
Chicago, Milwaukee & St. Paul R. R., pref.....	56,560 23	77,400 00
Cleveland & Pittsburgh R. R., guar.....	44,708 33	44,000 00
Manhattan Ry. Co., guar.....	134,936 25	141,000 00
Minehill & Schuylkill Haven R. R., guar.....	6,371 53	6,150 00
New York, Chicago & St. Louis R. R., 1st pref.....	11,129 17	10,700 00
Pittsburgh, McKeesport & Youghiogheny R. R., guar.....	66,952 00	64,500 00
Pittsburgh, Fort Wayne & Chicago Ry., guar.....	23,373 00	26,400 00
Underwriters Salvage Co. of New York.....	980 00	1,250 00
Total.....	<u>\$2,707,019 71</u>	<u>\$2,714,320 00</u>

## UNITED STATES BRANCH.

## PHOENIX ASSURANCE COMPANY.

Principal office in United States, No. 47 Cedar street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, England; incorporated Jan. 17, 1782; commenced business in Illinois Nov. 18, 1879.]

L. P. BAYARD & P. BERESFORD, United States Joint Managers.

B. C. MILLER, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	<u>\$310,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$3,174,307 13</u>

## INCOME.

	Fire.	
Gross premiums.....	\$3,394,121 65	
Deduct reinsurance and return premiums.....	<u>981,366 09</u>	
Total premiums.....		<u>\$2,412,755 56</u>
Interest on bonds and dividends on stocks, \$100,108.60; other sources, \$2,863.70.....		102,972 30
Agent's balances previously charged off.....		20 00
Profit on sale or maturity of ledger assets.....		1,257 65
Increase in book value of ledger assets.....		<u>20,022 50</u>
Total income.....		<u>\$2,537,028 01</u>
Total.....		<u>\$5,711,335 14</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$1,476,102 31
Deduct salvage, \$11,804.92 and reinsurance, \$224,863.28 .....	236,668 20
Net amount paid for losses .....	\$1,239,434 11
Expenses of adjustment, settlement of losses .....	49,132 13
Commissions or brokerage .....	484,935 78
Allowances to local agencies for miscellaneous agency expenses .....	12,802 80
Salaries and expenses of special and general agents .....	101,380 02
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	127,549 24
Rents .....	21,721 37
Advertising, printing and stationery .....	20,230 51
Postage, telegrams, telephone and express .....	13,471 02
Legal expenses .....	1,405 28
Furniture and fixtures .....	2,165 11
Maps, including corrections .....	5,508 36
Underwriters' boards and tariff associations .....	23,556 65
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	11,616 33
Inspections and surveys .....	18,186 90
State taxes on premiums .....	38,736 35
Insurance department licenses and fees .....	9,117 99
All other licenses, fees and taxes .....	23,272 56
Agents' balances charged off .....	562 96
Loss on sale or maturity of ledger assets .....	3,654 92
Decrease in book value of ledger assets .....	27,137 35
All other disbursements, viz: Sundries, \$6,666.03; exchange, \$1,952.58 .....	8,648 61
Remittance to home office .....	110,128 32
Total disbursements .....	\$2,354,364 67
Balance .....	\$3,356,970 47

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest (Schedule A) .....	\$2,787,966 00
Cash in office .....	1,042 77
Deposited in trust companies and banks not on interest .....	87,437 17
Deposited in trust companies and banks on interest .....	89,901 29
Agent's balances, representing business written subsequent to October 1, last .....	387,517 89
Agent's balances, representing business written prior to October 1, last .....	3,105 35
Total ledger assets .....	\$3,356,970 47

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	37,094 88
Reinsurance due on losses paid .....	7,221 05
Gross assets .....	\$3,401,286 40

## DEDUCT ASSETS NOT ADMITTED

Agent's balances, representing business written prior to October 1, last .....	3,105 35
Total admitted assets .....	\$3,398,181 05

## LIABILITIES.

Losses adjusted and unpaid, and not due .....	\$ 21,403 00	
Losses in process of adjustment, or in suspense .....	185,497 00	
Losses resisted .....	19,110 00	
Total claims for losses .....	\$226,010 00	
Deduct reinsurance .....	39,230 00	
Net amount of unpaid losses .....		\$ 186,780 00
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$ 827,806 01	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	1,099,805 54	
Excess of original premiums over amount received for reinsurance, \$820.10; unearned premiums ( <i>pro rata</i> ) .....	490 27	
Total unearned premiums as computed above .....		1,928,101 82
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....		213 64
State, county and municipal taxes due or accrued .....		26,500 00
Reinsurance premiums .....		7,545 92
Total liabilities, except deposit capital .....		\$2,149,141 38
Deposit capital .....	\$310,000 00	
Surplus over all liabilities .....	939,039 67	
Surplus to policy holders .....		1,249,039 67
Total .....		\$3,398,181 05

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$414,771,876 00	\$4,388,183 71
Written during the year.....	312,801,202 00	3,394,121 65
Totals.....	\$727,573,078 00	\$7,782,305 36
Expired and terminated.....	294,957,921 00	3,292,893 91
In force at end of the year.....	\$432,615,157 00	\$4,489,441 45
Deduct amount reinsured.....	79,845,467 00	744,609 98
Net amount in force.....	<u>\$352,769,690 00</u>	<u>\$3,744,831 47</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$139,091,829 00	\$1,655,612 03
More than one and not more than three years to run.....	170,949,594 00	1,571,156 86
More than three years to run.....	42,728,267 00	518,062 58
Net amount in force Dec. 31, 1909.....	<u>\$352,769,690 00</u>	<u>\$3,744,831 47</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000 00
Losses incurred during the year, fire.....	<u>1,232,827 73</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$16,962,497 00
Less.....	4,546,425 00
Net risks written.....	<u>\$12,436,072 00</u>
Gross premiums received.....	\$198,403 85
Less.....	39,163 31
Net premiums received.....	<u>\$159,240 54</u>
Net losses paid.....	<u>\$86,821 83</u>
Net losses incurred.....	<u>\$84,965 83</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Massachusetts, state of, 3½s.....	\$436,500 00	\$436,500 00
Georgia, state of, 4½s.....	10,500 00	10,500 00
Cleveland, city of, 4s.....	101,000 00	101,000 00
N. Y. City, additional water, 3½s.....	352,800 00	352,800 00
New York City, 3s.....	89,000 00	89,000 00
Richmond, city of, 4s.....	20,200 00	20,200 00
Rochester, city of, water, 3½s.....	144,000 00	144,000 00
Atlantic Coast Line R. R. Co., L. & N., coll., mort., 4s.....	54,150 00	54,150 00
Baltimore & Ohio, R. R. Co., prior lien mort., 3½s.....	32,550 00	32,550 00
C. & B. & Q. R. R. Co., gen. mort., 4s.....	100,000 00	100,000 00
Chicago, Rock Island & Pacific R. R. Co., gen. mort., 4s.....	49,500 00	49,500 00
Chicago & Northwestern R. R. Co., sink. fund, 5s.....	42,510 00	42,510 00
Chicago & Northwestern R. R. Co., gen. mort., 3½s.....	67,500 00	67,500 00
Chicago & Alton R. R. Co., 3s.....	94,750 00	94,750 00
Chicago & Western Indiana R. R. Co., 4s.....	47,000 00	47,000 00
Chicago, Milwaukee & St. Paul R. R. Co., gen. mort., 4s.....	50,500 00	50,500 00
Denver & Rio Grande R. R. Co., 1st consol. mort., 4s.....	47,500 00	47,500 00
Erie & Pittsburgh R. R. Co., 3½s.....	94,000 00	94,000 00
Illinois Central R. R. Co., St. Louis div., 3½s.....	14,240 00	14,240 00
Illinois Central R. R. Co., St. Louis div., 3s.....	94,800 00	91,800 00
Lake Shore & Michigan Southern R. R. Co., 1st mort., 3½s.....	46,000 00	46,000 00
Lake Shore & Michigan Southern R. R. Co., deb., 4s.....	48,000 00	48,000 00
Manhattan Ry. Co., 4s.....	49,000 00	49,000 00
N. Y. Central & Hudson River R. R. Co., 3½s.....	45,500 00	45,500 00

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value.
New York, New Haven & Hartford R. R. Co., 4s.....	104,500 00	104,500 00
Norfolk & Western R. R. Co., 4s.....	44,500 00	44,500 00
Northern Pacific R. R. Co., prior lien, mort., 4s.....	51,500 00	51,500 00
Pennsylvania Co., guar., 4½s.....	26,000 00	26,000 00
St. Paul, Minn., & M. R. R. Co., 1st mort., 4½s.....	53,500 00	53,500 00
Southern Pacific R. R. Co., coll. trust, 4s.....	57,230 00	57,230 00
Terminal R. R. Assn., gen. mort., 4s.....	49,000 00	49,000 00
Union Pacific R. R. Co., 1st mort., R. R. and land grant, 4s.....	51,000 00	51,000 00
West Shore R. R. Co., 1st mort., 4s.....	122,400 00	122,400 00
American Telephone & Telegraph Co., 4s.....	46,500 00	46,500 00
New York Telephone Co., 4½s.....	49,000 00	49,000 00
Underwriters' Salvage Co. of New York.....	1,000 00	1,000 00
Underwriters' Salvage Co. of Chicago.....	1,000 00	1,000 00
General Adjustment Bureau.....	150 00	150 00
Milwaukee Underwriters' Building Co.....	86 00	86 00
Southern Adjustment Bureau.....	100 00	100 00
Totals.....	<u>\$2,787,966 00</u>	<u>\$2,787,966 00</u>

## UNITED STATES BRANCH.

## PRUSSIAN NATIONAL INSURANCE COMPANY.

Principal office in United States, No. 171 LaSalle street, Chicago, Illinois.

YEAR ENDING DECEMBER 31, 1909.

,Located at Stettin, Germany; incorporated, 1845; commenced business in Illinois Dec. 4, 1891.]

HAROLD W. LETTON, United States Manager.

THEO. W. LETTON, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York..	<u>\$215,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,605,625 67</u>

## INCOME.

	Fire.	
Gross premiums.....	\$1,520,102 73	
Deduct reinsurance and return premiums.....	476,357 11	
Total premiums.....		\$1,043,745 62
Interest on bonds, \$54,149.19; other sources, \$666.21.....		54,815 40
Agents' balances previously charged off.....		95 73
Total income.....		<u>\$1,098,656 75</u>
Total.....		<u>\$2,704,282 42</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$559,748 55
Deduct salvage, \$4,460.74, and reinsurance, \$94,485.17.....	98,945 91
Net amount paid for losses.....	\$480,802 64
Expenses of adjustment settlement of losses.....	14,809 42
Commissions or brokerage.....	233,902 95
Salaries and expenses of special and general agents.....	47,198 85
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	47,464 24
Advertising, printing and stationery.....	8,241 57
Postage, telegrams, telephone and express.....	10,207 71
Legal expenses.....	104 15
Furniture and fixtures.....	1,346 14
Maps, including corrections.....	4,733 64
Underwriters' boards and tariff associations.....	6,940 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	11,038 91
Inspections and surveys.....	5,220 25
State taxes on premiums.....	18,856 89
Insurance department licenses and fees.....	4,767 45
All other licenses, fees and taxes.....	4,014 90
Agents' balances charged off.....	1,298 19
All other disbursements, viz.: Miscellaneous expenses.....	3,009 08
Remittance to home office.....	926 41
Total disbursements.....	\$890,149 56
Balance.....	\$1,814,132 86

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A).....	\$1,550, 37 25
Cash in office.....	9 03
Deposited in trust companies and banks on interest.....	61,394 79
Agents' balances, representing business written subsequent to October 1, last.....	197,201 71
Agents' balances, representing business written prior to October 1, last.....	4,909 08
Total ledger assets.....	\$1,814,132 86

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	15,632 05
Gross assets.....	\$1,829,764 91

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 4,990 08
Book values of ledger assets over market value, viz.: Bonds.....	61,082 25
Total.....	66,072 33
Total admitted assets.....	\$1,763,692 58

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$61,948 78
Losses in process of adjustment or in suspense.....	56,527 00
Losses resisted.....	12,801 26
Total claims for losses.....	\$131,277 04
Deduct reinsurance.....	25,224 44
Net amount of unpaid losses.....	\$ 106,052 60
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$288,498 89
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	733,035 66
Excess of original premiums over amount received for reinsurance, \$1,479.58, unearned premiums ( <i>pro rata</i> ).....	543 65
Total unearned premiums as computed above.....	1,022,078 20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,269 31
State, county and municipal taxes due or accrued.....	20,000 00
Total liabilities, except deposit capital.....	\$1,149,400 11
Deposit capital.....	\$215,000 00
Surplus over all liabilities.....	399,292 47
Surplus to policy holders.....	614,292 47
Total.....	\$1,763,692 58

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$168,576,317 00	\$2,051,365 80
Written during the year.....	131,807,569 00	1,520,102 73
Totals.....	\$300,383,886 00	\$3,571,468 53
Expired and terminated.....	102,177,043 00	1,275,222 16
In force at end of the year.....	\$198,206,843 00	\$2,296,246 37
Deduct amount reinsured.....	27,425,951 00	358,928 33
Net amount in force.....	<u>\$170,780,892 00</u>	<u>\$1,937,318 04</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$47,932,100 00	\$ 576,997 78
More than one and not more than three years to run.....	94,347,459 00	1,004,291 82
More than three years to run.....	28,501,333 00	356,028 44
Net amount in force Dec. 31, 1909.....	<u>\$170,780,892 00</u>	<u>\$1,937,318 04</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000 00
Losses incurred during the year, fire, \$487,943.20; tornado, \$26.50.....	<u>487,969 70</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$14,498,481 00	\$38,450 00
Less.....	5,135,734 00	5,000 00
Net risks written.....	<u>\$9,362,747 00</u>	<u>\$33,450 00</u>
Gross premiums received.....	\$176,724 90	\$189 40
Less.....	58,452 23	25 00
Net premiums received.....	<u>\$118,272 67</u>	<u>\$164 40</u>
Net losses paid.....	<u>\$61,823 50</u>	.....
Net losses incurred.....	<u>\$63,697 92</u>	.....

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
Allegheny County, Pa., gold, 4s.....	\$ 42,140 00	\$ 40,800 00
Bergen County, N. J., road imp., gold, 5s.....	1,098 85	1,120 00
Bergen County, N. J., road imp., gold, 5s.....	4,414 60	4,480 00
Bergen County, N. J., road imp., gold, 5s.....	4,433 00	4,520 00
Bergen County, N. J., road imp., gold, 5s.....	4,450 80	4,560 00
Bergen County, N. J., road imp., gold, 5s.....	4,467 80	4,560 00
Bergen County, N. J., road imp., gold, 5s.....	1,121 00	1,150 00
Buffalo, N. Y., water works, gold, 4s.....	40,600 00	41,600 00
Cincinnati, Ohio, street imp., gold, 4s.....	41,050 00	40,800 00
Cleveland, Ohio, water works, gold, 4s.....	40,700 00	40,400 00
Essex County, N. J., bridge, gold, 4s.....	31,725 00	30,300 00
Hudson County, N. J., bridge, gold, 4s.....	31,125 00	30,000 00
Hudson County, N. J., Co. building, gold, 4s.....	10,987 50	11,000 00
Jamestown, N. Y., free school, gold, 5s.....	1,567 95	1,635 00
Jamestown, N. Y., free school, gold, 5s.....	7,849 50	8,250 00
Jamestown, N. Y., free school, gold, 5s.....	7,860 00	8,250 00
Jamestown, N. Y., free school, gold, 5s.....	7,872 00	8,250 00
Jamestown, N. Y., free school, gold, 5s.....	7,878 00	8,325 00
Jamestown, N. Y., free school, gold, 5s.....	7,885 50	8,325 00
Jersey City, N. J., water loan, gold, 4s.....	40,200 00	40,800 00
Los Angeles, Calif., water works, gold, 4s.....	3,715 95	3,500 00
Los Angeles, Calif., waterworks, gold, 4s.....	38,777 60	36,500 00



## SCHEDULE A—Concluded.

## Bonds.

Description.	Book value.	Market value.
Massachusetts, state, water loan, gold, 3s.....	\$152,312 50	\$130,500 00
Memphis, Tenn., water works, gold, 4s.....	38,450 00	39,200 00
Minneapolis, Minn., school, gold, 4s.....	40,000 00	41,200 00
Mt. Vernon, N. Y., highway imp., gold, 4s.....	10,140 00	10,100 00
New York City, N. Y., gold, 3½s.....	26,987 93	23,750 00
New York City, N. Y., gold, 3½s.....	4,893 75	4,700 00
New York City, N. Y., gold, 3½s.....	32,508 57	28,200 00
New York City, N. Y., gold, 3½s.....	22,107 05	18,600 00
New York City, N. Y., gold, 3½s.....	27,105 00	22,750 00
New York City, gold, 3½s.....	101,000 00	90,000 00
Portland, Ore., bridge, gold, 5s.....	38,845 00	36,720 00
St. Louis, Mo., world's fair, gold, 3½s.....	30,206 25	28,200 00
St. Paul, Minn., municipal building, gold, 4s.....	20,348 00	20,400 00
Salt Lake City, Utah, water, gold, 4½s.....	40,850 00	40,400 00
Spokane, Wash., water, gold, 4s.....	41,200 00	39,600 00
Syracuse, N. Y., high school, gold, 4½s.....	5,306 25	5,350 00
Syracuse, N. Y., high school, gold, 4½s.....	10,612 50	10,700 00
Syracuse, N. Y., high school, gold, 4½s.....	10,612 50	10,700 00
Tocoma, Wash., municipal electric light, gold, 4½s.....	42,320 00	42,000 00
Toledo, Ohio, water, gold, 4s.....	20,200 00	20,100 00
Yonkers, N. Y., city hall, gold, 5½s.....	10,428 70	11,200 00
Yonkers, N. Y., city hall, gold, 5½s.....	10,456 00	11,300 00
Yonkers, N. Y., city hall, gold, 5½s.....	10,482 34	11,400 00
Yonkers, N. Y., city hall, gold, 5½s.....	10,507 34	11,500 00
Chicago, Milwaukee & St. Paul Ry., C. & P. West. div., gold, 5s.....	31,635 00	32,700 00
Cleveland Terminal & Valley, gold, 4s.....	15,000 00	14,250 00
Illinois Central, gold, 4s.....	8,288 00	8,480 00
Illinois Central, Omaha div., gold, 3s.....	25,050 00	23,700 00
Iowa Central, gold, 5s.....	34,226 25	32,100 00
Lake Erie & Western, gold, 5s.....	16,387 50	17,100 00
Louisville & Nashville, gen., gold, 6s.....	13,536 00	13,920 00
Louisville & Nashville, E. H. & N., gold, 6s.....	4,584 48	4,480 00
New York Central, Beech Creek div., gold, 4s.....	28,341 00	30,000 00
New York Central & Hudson River, gold, 3½s.....	20,950 00	18,200 00
New York, Chicago & St. Louis, gold, 4s.....	28,110 00	30,000 00
Oregon Ry. & Navigation Co., gold, 4s.....	30,675 00	29,400 00
Pennsylvania Co., gold, 4½s.....	33,740 00	31,200 00
Pere Marquette, gold, 4½s.....	29,700 00	29,400 00
Rochester & Pittsburg, gold, 6s.....	16,845 00	16,380 00
St. Paul, Minneapolis & Manitoba, Dak. ext., gold, 6s.....	5,625 00	5,050 00
Sioux City & Pacific, gold, 3½s.....	19,550 00	18,400 00
Toledo & Ohio Central, W. div., gold, 5s.....	17,624 36	17,600 00
Vandalia Ry., gold, 4s.....	30,900 00	29,400 00
Totals.....	<u>\$1,550,537 25</u>	<u>\$1,489,455 00</u>

## UNITED STATES BRANCH.

## RELiance MARINE INSURANCE COMPANY, (LIMITED).

Principal office in United States, Cotton Exchange Building, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Liverpool, Eng.: incorporated Feb. 11, 1881; commenced business in Illinois March 11, 1901.]

W. L. H. SIMPSON, United States Manager.

D. W. McDONALD, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Massachusetts .....	<u>\$300,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$404,009 91</u>

## INCOME.

	Marine and Inland.
Gross premiums.....	\$274,931 19
Deduct reinsurance and return premiums.....	77,215 83
Total premiums.....	\$197,715 36
Interest on bonds.....	11,846 11
Agents' balances previously charged off.....	239 87
Increase in book value of ledger assets.....	12 67
Remittance from home office.....	85,656 80
Total income.....	\$295,470 81
Total.....	\$699,480 22

## DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses.....	\$200,814 33
Deduct salvage, \$41,594.04, and reinsurance, \$98,818.21.....	140,412 25
Net amount paid for losses.....	\$120,402 08
Commissions or brokerage.....	25,486 59
Allowances to local agencies for miscellaneous agency expenses.....	138 06
Advertising, printing and stationery.....	94 50
Postage, telegrams, telephone, express and cables.....	648 42
Legal expenses.....	562 11
Underwriters' boards and tariff associations.....	819 24
Inspections and surveys.....	13 93
State taxes on premiums.....	3,771 85
Insurance department licenses and fees.....	847 41
All other licenses, fees and taxes.....	141 31
Decrease in book value of ledger assets.....	1,162 47
All other disbursements, viz.: Auditing accounts, \$368.70; policy stamps, D Exchange, commissions on recovs. and foreign reinsurance, \$443.91; miscellaneous expenses, \$401.11.....	1,413 72
Remittance to home office.....	132,592 11
Total disbursements.....	\$288,093 80
Balance.....	\$411,386 42

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A).....	\$353,356 96
Deposited in trust companies and banks not on interest.....	17,698 29
Agents' balances, representing business written subsequent to October 1, last.....	38,660 60
Agents' balances, representing business written prior to October 1, last.....	1,670 57
Total ledger assets.....	\$411,386 42

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	2,603 75
Other non-ledger assets, viz.: Due from other companies for reinsurance on losses.....	2,782 82
Gross assets.....	\$416,772 99

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 1,670 57
Book values of ledger assets over market value, viz.: Bonds.....	26,146 96
Total.....	27,817 53
Total admitted assets.....	\$388,955 46

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$40,362 24	
Losses resisted.....	474 97	
Total claims for losses.....	\$40,837 21	
Deduct reinsurance.....	1,947 00	
Net amount of unpaid losses.....		\$38,890 21
Unearned premiums at 50 per cent on inland navigation risks.....	\$20,124 47	
Unearned premiums at 100 per cent on marine risks.....	16,564 61	
Total unearned premiums as computed above.....		36,689 08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		235 00
State, county and municipal taxes due or accrued.....		6,040 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		3,812 59
Reinsurance premiums.....		7,899 05
Total liabilities, except deposit capital.....		\$ 93,565 93
Deposit capital.....	\$300,000 00	
Impairment.....	4,610 47	
Surplus to policy holders.....		295,389 53
Total.....		<u>\$388,955 46</u>

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 3,786,789 00	\$ 49,147 48
Written during the year.....	106,879,818 00	274,931 19
Totals.....	\$110,666,607 00	\$324,078 67
Expired and terminated.....	107,470,519 00	282,407 52
In force at end of the year.....	\$3,196,088 00	\$41,671 15
Deduct amount reinsured.....	443,796 00	4,982 07
Net amount in force.....	<u>\$2,752,292 00</u>	<u>\$36,689 08</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year, ocean marine.....	<u>\$119,965 32</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$2,020,274 00
Less.....	143,619 00
Net risks written.....	<u>\$1,876,655 00</u>
Gross premiums received.....	\$5,140 60
Less.....	380 06
Net premiums received.....	<u>\$4,760 54</u>
Net losses paid.....	<u>\$2,181 78</u>
Net losses incurred.....	<u>\$915 03</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
City of New York, Addl. water, 3½s.....		\$ 25,654 18	\$24,500 00
City of New York, dock, 3s.....		103,909 07	92,000 00
City of New York, corp., 3½s.....		50,233 04	45,000 00
City of New York, corp., 3½s.....		45,268 41	45,000 00
City of New York, corp., 4s.....		50,375 00	50,000 00
New York Central & Hudson R. R. Co., 3½s.....		32,742 93	27,300 00
Old Colony R. R. Co., 4s.....		15,746 10	15,000 00
Hereford R. R. Co., 4s.....		14,750 91	14,550 00
Fitchburg R. R. Co., 4s.....		14,677 32	13,860 00
Totals.....		<u>\$353,356 96</u>	<u>\$327,210 00</u>

UNITED STATES BRANCH.  
ROSSIA INSURANCE COMPANY.

Principal office in United States, No. 84 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at St. Petersburg, Russia; incorporated, 1881; commenced business in Illinois Feb. 24, 1904.]

CARL F. STURHAHN, United States Manager.

HAROLD W. LETTON, Attorney in Illinois at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$300,000 00
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$2,874,145 10</u>

INCOME.

	Fire.
Gross reinsurance premiums.....	\$4,846,343 11
Deduct return premiums.....	<u>891,809 66</u>
Total reinsurance premiums.....	\$3,954,532 45
Interest on bonds, \$103,964.78; other sources, \$6,513.02.....	110,477 80
Remittance from home office.....	717 70
Total income.....	<u>\$4,065,727 95</u>
Total.....	<u>\$6,939,873 05</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$1,976,300 02
Deduct salvage.....	<u>18,600 55</u>
Net amount paid for losses.....	\$1,957,699 47
Expenses of adjustment, settlement of losses.....	28,198 04
Commissions or brokerage.....	1,103,527 43
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	79,738 53
Rents.....	8,023 86
Advertising, printing and stationery.....	3,281 02
Postage, telegrams, telephone and express.....	2,103 17
Furniture and fixtures.....	2,142 45
Maps, including corrections.....	2,439 25
State taxes on premiums.....	2,679 64
Insurance department licenses and fees.....	2,712 85
All other licenses, fees and taxes.....	3,448 52
All other disbursements, viz.: Traveling expenses, \$2,553.25; sundry general expenses, \$6,269.77.....	8,823 02
Remittance to home office.....	425,000 00
Total disbursements.....	<u>\$3,629,817 25</u>
Balance.....	<u>\$3,310,055 80</u>

LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A).....	\$2,934,853 75
Deposited in banks on interest, in control of trustees.....	150,000 00
Deposited in trust companies and banks on interest.....	128,396 79
Agents' balances, representing business written subsequent to October 1, last.....	<u>96,805 26</u>
Total ledger assets.....	<u>\$3,310,055 80</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$35,840 84	
Interest accrued on other assets.....	107 23	
Total.....		\$35,748 07
Gross assets.....		\$3,345,803 87

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz.: Bonds.....	29,393 75	
Total admitted assets.....		\$3,316,410 12

## LIABILITIES.

Losses in process of adjustment or in suspense.....		\$ 522,912 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,456,759 09	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	816,449 66	
Total unearned premiums as computed above.....		2,273,208 75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		959 67
State, county and municipal taxes due or accrued.....		7,000 00
Total liabilities, except deposit capital.....		\$2,804,080 42
Deposit capital.....	\$300,000 00	
Surplus over all liabilities.....	212,329 70	
Surplus to policy holders.....		512,329 70
Total.....		\$3,316,410 12

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$289,440,613 00	\$3,862,025 51
Written during the year.....	410,152,868 00	4,846,342 11
Total's.....	\$699,593,481 00	\$8,708,367 62
Expired and terminated.....	347,015,308 00	4,399,854 32
In force at end of the year.....	\$352,578,173 00	\$4,308,513 30
Deduct amount reinsured.....		
Net amount in force.....	\$352,578,173 00	\$4,308,513 30

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$243,745,126 00	\$2,913,518 18
More than one and not more than three years to run.....	70,021,035 00	898,600 39
More than three years to run.....	38,812,012 00	496,394 73
Net amount in force Dec. 31, 1909.....	\$352,578,173 00	\$4,308,513 30

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting insurance.....	\$ 36,500 00
Losses incurred during the year, fire.....	2,080,351 47

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$29,467,917 00
Less.....	5,580,166 00
Net risks written.....	\$23,887,751 00
Gross premiums received.....	\$350,853 54
Less.....	66,355 56
Net premiums received.....	\$284,497 98
Net losses paid.....	\$112,456 66
Net losses incurred.....	\$121,991 66

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
United States Government, reg., 4s.....		\$364,875 00	\$345,000 00
New York State, canal imp., reg., 3s.....		206,000 00	206,000 00
New York City, new East River bridge, 3½s.....		274,500 00	270,000 00
Atchison, Topeka & Santa Fe Ry. Co., gen. mort., 4s.....		97,365 00	100,000 00
Atlantic Coast Line R. R. Co., 1st consol. mort., 4s.....		95,906 25	96,000 00
Baltimore & Ohio R. R. Co., 1st mort., 4s.....		74,626 25	74,250 00
Baltimore & Ohio R. R. Co., S.-W. div., 1st mort., 3½s.....		43,931 25	45,000 00
Baltimore & Ohio R. R. Co., prior lien, 3½s.....		68,551 25	69,750 00
Central Pacific Ry. Co., 1st refund. mort., 4s.....		98,875 00	97,000 00
Chesapeake & Ohio R. R. Co., 1st consol. mort., 5s.....		87,000 00	85,500 00
Chesapeake & Ohio R. R. Co., gen. mort., 4½s.....		77,718 75	77,250 00
Chicago, Burlington & Quincy R. R. Co., gen. mort., 4s.....		49,906 25	50,000 00
Chicago, Burlington & Quincy R. R. Co., Ill. div., 3½s.....		22,930 00	22,500 00
Chicago, Rock Island & Pacific Ry. Co., gen. mort., 4s.....		49,875 00	49,500 00
Cin., Ind., St. Louis & Chicago Ry. Co., 1st mort., 4s.....		12,000 00	11,760 00
Clev., Cin., Chi. & St. L. Ry. Co., gen. mort., 4s.....		74,187 50	72,750 00
Delaware & Hudson Co., 1st refund. mort., 4s.....		40,750 00	40,000 00
Denver & Rio Grande R. R. Co., 1st consol. mort., 4s.....		63,260 00	63,650 00
Erie R. R. Co., prior lien, 4s.....		48,500 00	43,500 00
Lehigh Valley R. R. Co., state of N. Y., 1st mort., 4½s.....		26,936 25	26,750 00
Lehigh Valley Ry. Co., state of N. Y., 1st mort., 4½s.....		43,400 00	42,800 00
Louisville & Nashville R. R. Co., unit., 4s.....		50,000 00	50,000 00
Missouri Pacific Ry. Co., 1st consol. mort., 6s.....		58,125 00	55,500 00
New York Central & Hudson River R. R. Co., 1st mort., 3½s.....		45,323 75	45,600 00
Norfolk & Western Ry. Co., 1st consol. mort., 4s.....		103,548 75	102,900 00
Northern Pacific Ry. Co., Ry. and land grant prior lien, 4s.....		101,578 75	103,000 00
Oregon R. R. & Navigation Co., consol. mort., 4s.....		97,762 50	98,000 00
Oregon Short Line Ry. Co., refund. mort., 4s.....		60,775 00	61,750 00
Reading Co. & Phil. & Reading Coal & Iron Co., gen. mort., 4s.....		49,500 00	50,000 00
St. L. Iron Mt. & So. Ry., River & Gulf div., 1st mort., 4s.....		36,218 75	35,200 00
St. Louis & San Francisco R. R. Co., refund. mort., 4s.....		61,500 00	63,750 00
Southern Pacific R. R. Co., 1st refund. mort., 4s.....		43,737 50	47,500 00
Southern Ry., 1s consol. mort., 5s.....		56,875 00	56,000 00
Texas & Pacific Ry. Co., 1st mort., 5s.....		56,607 50	55,500 00
Union Pacific R. R., 1st mort., 5s.....		100,780 00	102,000 00
Wabash R. R. Co., 1st mort., 5s.....		33,802 50	33,900 00
Western New York & Pennsylvania, 1st mort., 5s.....		57,625 00	56,000 00
Totals.....		<u>\$2,934,853 75</u>	<u>\$2,905,460 00</u>

## UNITED STATES BRANCH.

## ROYAL INSURANCE COMPANY, (LIMITED.)

Principal office in United States, No. 84 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Liverpool, Eng.; incorporated May 31, 1845; commenced business in Illinois April 2, 1872.]

E. F. BEDDALL, United States Manager.

JOHN H. LAW, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	<u>\$320,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$11,071,943 65</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$10,454,080.04	\$22,486 52	
Deduct reinsurance and return premiums.....	3,107,753 78		
Total premiums (other than perpetuals).....	\$7,346,276 26	\$22,486 52	\$7,368,762 78
Deposit premiums on perpetual risks.....			18
Interest on mortgage loans.....		\$ 28,025 04	
Interest on bonds and dividends on stocks, \$214,262.89; other sources, \$7,139.25.....		221,402 14	
Rents—including company's occupancy of its own buildings.....		344,345 04	
Total interest and rents.....			563,472 22
Agents' balances previously charged off.....			30 41
Profit on sale or maturity of ledger assets.....			33,937 50
Increase in book value of ledger assets.....			2,500 00
Remittance from home office.....			687 10
Total income.....			<u>\$7,999,390 19</u>
Total.....			<u>\$19,071,333 84</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$4,386,348 23	\$1,469 94	
Deduct salvage, \$44,418.79, and reinsurance, \$785,945.03	830,363 82		
Net amount paid for losses.....	\$3,555,984 41	\$1,469 94	\$3,557,454 35
Expenses of adjustment, settlement of losses.....			88,688 87
Deposit premiums returned.....			2,401 29
Commissions or brokerage.....			1,258,986 32
Allowances to local agencies for miscellaneous agency expenses.....			9,156 18
Salaries and expenses of special and general agents.....			246,775 07
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....			537,601 53
Rents—including company's occupancy of its own buildings.....			80,463 95
Advertising, printing and stationery.....			86,609 26
Postage, telegrams, telephone and express.....			61,860 09
Legal expenses.....			1,985 23
Furniture and fixtures.....			20,270 04
Maps, including corrections.....			12,283 72
Underwriters' boards and tariff associations.....			79,386 63
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments			66,932 69
Inspections and surveys.....			49,603 12
Repairs and expenses on real estate.....			135,275 07
Taxes on real estate.....			47,388 39
State taxes on premiums.....			128,133 14
Insurance department licenses and fees.....			21,635 74
All other licenses, fees and taxes.....			19,474 12
Agents' balances charged off.....			1,021 23
Decrease in book value of ledger assets.....			8,706 15
All other disbursements, viz.: Miscellaneous expenses.....			40,228 07
Remittance to home office.....			1,308,516 45
Total disbursements.....			<u>\$7,870,826 70</u>
Balance.....			<u>\$11,200,507 14</u>

## LEDGER ASSETS.

Book value of real estate.....	\$4,152,290 42
Mortgage loans on real estate.....	495,800 00
Book value of bonds and stocks, excluding interest (Schedule A).....	5,034,285 43
Cash in office.....	4,757 15
Deposited in trust companies and banks not on interest.....	1,431 86
Deposited in trust companies and banks on interest.....	276,658 96
Agents' balances, representing business subsequent to October 1, last.....	1,211,437 02
Agents' balances, representing business written prior to October 1, last.....	23,846 30
Total ledger assets.....	<u>\$11,200,507 14</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,232 80
Interest due and accrued on bonds.....	57,271 25
Rents due on company's property.....	16,508 20
Total.....	84,012 25
Other non-ledger assets, viz.: Reinsurances in losses paid due from other companies....	64,105 70
Gross assets.....	<u>\$11,348,625 09</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.	\$23,846 30	
Book values of ledger assets over market value, viz.: Bonds and stocks	1,210 53	
Total.....		\$25,056 83
Total admitted assets.....		<u>\$11,323,568 26</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 99,317 26	
Losses in process of adjustment or in suspense.....	513,038 09	
Losses resisted.....	102,555 88	
Total claims for losses.....	\$714,911 23	
Deduct reinsurance.....	138,175 24	
Net amount of unpaid losses.....		\$ 576,735 99
Unearned premiums at 50 per cent on fire risks running one year or less	\$2,213,322 82	
Unearned premiums <i>pro rata</i> on fire risks running more than one year	4,869,820 35	
Unearned premiums at 50 per cent on inland navigation risks.....	6,037 49	
Excess of original premiums over amount received for reinsurance, \$299,397.37; unearned premiums <i>pro rata</i> .....	87,210 01	
Total unearned premiums as computed above.....		7,176,290 67
Amount reclaimable by the insured on perpetual fire insurance policies.....		97,540 72
Net premium reserve and all other liabilities except capital, under the life insurance or any other special department.....		92,496 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		56,432 17
State, county and municipal taxes due or accrued.....		160,794 23
Commissions, brokerage and other charges due or to become due to agents and brokers		24,161 20
Return premiums, \$28,287.02; reinsurance premiums, \$99,810.32.....		128,097 34
Total liabilities, except deposit capital.....		\$8,312,647 32
Deposit capital.....	\$ 320,000 00	
Surplus over all liabilities.....	2,690,920 94	
Surplus to policy holders.....		3,010,920 94
Total.....		<u>\$11,323,568 26</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$1,563,047,252 28	\$16,522,270 62		
Written during the year.....	951,910,163 03	10,454,030 04	\$14,099,640 00	\$22,486 52
Totals.....	\$2,514,957,415 31	\$26,976,300 66	\$14,099,640 00	\$22,486 52
Expired and terminated.....	963,499,324 36	10,541,171 58	13,546,159 00	10,411 53
In force at end of the year.....	\$1,551,458,090 95	\$16,435,129 08	\$553,481 00	\$12,074 99
Deduct amount reinsured.....	218,645,570 10	2,543,001 62		
Net amount in force.....	\$1,332,812,520 85	\$13,892,127 46	\$553,481 00	\$12,074 99

Perpetual risks not included above, \$5,162,163.00; premiums on same. \$111,881.16.

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREIN.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$370,720,513 16	\$4,426,645 24
More than one and not more than three years to run.....	597,921,160 62	5,514,555 33
More than three years to run.....	364,170,847 07	3,950,926 49
Net amount in force Dec. 31, 1909.....	\$1,332,812,520 85	\$13,892,127 46

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 230,000 00
Losses incurred during the year, fire, \$3,471,385.61; marine and inland, \$13,566.94.....	<u>3,484,952 00</u>



## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$71,197,645 20	\$4,539,634 50
Less.....	24,042,937 98	535,777 57
Net risks written.....	\$47,154,707 22	\$4,003,856 93
Gross premiums received.....	\$896,949 99	\$29,272 70
Less.....	279,560 09	2,610 83
Net premiums received.....	\$617,389 90	\$26,661 87
Net losses paid.....	\$262,584 13	\$5,770 38
Net losses incurred.....	\$258,938 88	\$5,488 78

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Brooklyn, N. Y., consol., gold, 3½s.....	\$200,000 00	\$186,000 00
Cincinnati, Ohio, hospital, 3½s.....	100,000 00	97,000 00
Georgia, state of, 3½s.....	15,000 00	15,000 00
New Mexico, territory of, refund., 6s.....	10,000 00	10,700 00
New York, state of, canal imp., gold, 3s.....	40,000 00	41,200 00
New York, state of, canal imp., gold, 3s.....	25,000 00	25,750 00
New York, state of, highway imp., gold, 3s.....	20,000 00	20,600 00
New York, state of, highway imp., gold, 4s.....	35,000 00	39,200 00
New York City, consol., gold, 3½s.....	302,000 00	286,900 00
New York City, consol., gold, 3½s.....	200,000 00	188,000 00
New York City, corp., gold, 3½s.....	150,000 00	136,500 00
New York City, corp., gold, 3½s.....	100,000 00	90,000 00
Richmond, Va., 4s.....	50,000 00	50,500 00
St. Louis, Mo., 3½s.....	25,000 00	23,500 00
Atchison, Topeka & Santa Fé R. R. Co., gen. mort., gold, 4s.....	71,000 00	71,000 00
Atlantic Coast Line R. R. Co., 1st consol. mort., 50 year, gold, 4s.....	100,000 00	96,000 00
Baltimore & Ohio R. R. Co., prior lien, gold, 3½s.....	130,000 00	120,900 00
Baltimore & Ohio R. R. Co., 1st mort., gold, 4s.....	25,000 00	24,750 00
Brooklyn & Mantouk R. R. Co., 1st mort., gold, 5s.....	30,000 00	30,000 00
Central R. R. of New Jersey, gen. mort., 100 year, gold, 5s.....	100,000 00	125,000 00
Chesapeake & Ohio Ry. Co., 1st consol. mort., 50 year gold, 5s.....	202,000 00	220,280 00
Chicago & Alton R. R. Co., refund, 50 year, gold, 3s.....	65,000 00	48,750 00
Chicago & Alton R. R. Co., 1st lien, 50 year gold, 3½s.....	15,000 00	11,250 00
Chi., Burl. & Quincy R. R. Co., mort., sink. fund, Iowa div., 4s.....	33,000 00	33,000 00
Chi., Burl. & Quincy R. R. Co., mort., Ill. div., 3½s.....	25,000 00	22,500 00
Chicago & Erie R. R. Co., 1st mort. gold, 5s.....	50,000 00	57,000 00
Chicago, Indiana & Southern R. R. Co., 50 year gold, 4s.....	50,000 00	47,500 00
Chicago & Northwestern Ry. Co., ext., 4s.....	40,000 00	40,000 00
Chicago & Northwestern Ry. Co., gen. mort., gold, 3½s.....	25,000 00	22,500 00
Chicago, Rock Island & Pacific Ry. Co., 1st mort., 6s.....	20,000 00	22,400 00
Chicago, Rock Island & Pacific Ry. Co., 4s.....	50,000 00	49,500 00
Chicago, St. Louis & New Orleans R. R. Co., gold loan, guar. by I. C. R. R. Co., 3½s.....	50,000 00	45,000 00
Cin., Ind., St. L. & Chi. R. R. Co., 50 year gen. 1st mort., gold, 4s.....	155,000 00	151,900 00
Clev. Cin., Chi. & St. L. R. R. Co., 1st mort., gold, C. W. & M. div., 4s.....	25,000 00	23,500 00
Fitchburg R. R. Co., 4s.....	100,000 00	99,000 00
Flint & Pere Marquette R. R. Co., 1st mort. 50 year gold, Port Huron div., 5s.....	5,000 00	5,350 00
Georgia Pacific Ry. Co., 1st mort., gold, 6s.....	50,000 00	57,000 00
Hocking Valley Ry. Co., 1st consol. mort., gold, 4½s.....	50,000 00	51,500 00
Illinois Central R. R. Co., Western lines, 1st mort. gold, 4s.....	17,000 00	16,830 00
Illinois Central R. R. Co., gold, 4s.....	23,000 00	23,460 00
Illinois Central R. R. Co., gold, 4s.....	10,000 00	10,000 00
Indiana, Illinois & Iowa R. R. Co., 1st mort., gold, 4s.....	25,000 00	24,500 00
Lake Shore & Michigan Southern Ry. Co., 25 year gold, deb., 4s.....	150,000 00	144,000 00
Long Island R. R. Co., refund. mort., gold, 4s.....	50,000 00	49,500 00
Michigan Central R. R. Co., 1st mort., gold, 3½s.....	25,000 00	24,250 00
Minn., St. Paul & Sault Ste Marie Ry. Co., 50 year gold, 4s.....	50,000 00	49,500 00
Missouri Pacific Ry. Co., consol. 1st mort., 6s.....	50,000 00	55,500 00
Mobile & Ohio R. R. Co., 1st mort., 6s.....	25,000 00	30,250 00
Mobile & Ohio R. R. Co., 1st mort., gold, Mont. div., 5s.....	40,000 00	55,500 00
Nash, Florence & Sheffield Ry. Co., L. & N. R. R. Sys., 1st mort., 5s.....	45,000 00	50,850 00
N. Y. Central & Hudson River R. R. Co., 30 year gold, deb., 4s.....	150,000 00	144,000 00
New York & Harlem R. R. Co., 1st mort., gold, 3½s.....	50,000 00	46,500 00
N. Y., Ontario & West. Ry. Co., refund. mort., gold, 4s.....	25,000 00	24,250 00
Norfolk & Western R. R. Co., imp. and ext. loan, 6s.....	20,000 00	25,200 00
Norfolk & Western R. R. Co., 1st consol. mort., gold, 4s.....	100,000 00	98,000 00
Northern Ohio Ry. Co., 1st mort., gold, 5s.....	50,000 00	56,000 00
Northern Pacific & Great Northern Joint, C. B. & O., coll., 5s.....	2,000 00	1,940 00
North. Pac. Ry. Co., mort., gold, St. Paul & Duluth div., 4s.....	82,000 00	78,720 00

## SCHEDULE A—Concluded.

Bonds and Stocks.		Book value.	Market value.
Description.			
North. Pac. Ry. Co., prior lien and land grant gold, 4s.....		\$ 50,000 00	\$ 51,500 00
Oregon R. R. & Navigation Co., consol. mort., gold, 4s.....		75,000 00	73,500 00
Pacific R. R. Co. of Missouri, ext. 1st mort., 4s.....		24,000 00	24,000 00
Pennsylvania R. R. Co., gen. mort., 6s.....		5,000 00	5,000 00
Pennsylvania R. R. Co., 10 year gold, conv., 3½s.....		50,500 00	48,985 00
Penn. R. R. Co., real estate purchase money, 1st mort., gold, 4s.....		25,000 00	25,750 00
Pennsylvania R. R. Co., guar., mort., gold, 4½s.....		10,000 00	10,400 00
Peoria & Eastern Ry. Co., 1st consol. mort., 50 year, 4s.....		25,000 00	23,250 00
Peoria & Northwestern Ry. Co., 1st mort., gold, guar. by C. & N. W. Ry. Co., 3½s.....		10,000 00	9,400 00
Pere Marquette R. R. Co., gold, 1st lien on Lake Erie & Detroit River div., 4½s.....		40,000 00	39,200 00
Pitts., Cin., Chi. & St. L. Ry. Co., consol. mort., gold, 4½s.....		11,000 00	11,770 00
Pitts., Cin., Chi. & St. L. Ry. Co., consol. mort., gold, 4½s.....		19,000 00	20,520 00
Pitts., Ft. Wayne & Chi. R. R. Co., 1st mort., 7s.....		14,000 00	14,980 00
Princeton & Northwestern Ry. Co., 1st mort., gold, guar. by C. & N. W. Ry. Co., 3½s.....		15,000 00	14,100 00
Reading Co. & Phila. & Reading Coal & Iron Co., gen. mort., gold, 4s.....		100,000 00	100,000 00
Southern Pacific Co., gold, Central Pacific, coll., 4s.....		10,000 00	9,200 00
Southern Ry. Co., 1st consol. mort., gold, 5s.....		100,000 00	112,000 00
St. Louis Iron Mt. & Southern Ry. Co., gen. consol. Ry. and land land grant, mort., guar. by Missouri Pacific Ry. Co., 5s.....		300,000 00	330,000 00
St. Paul, Minn. & Manitoba Ry. Co., 1st mort., 50 year gold, Montana ext., 4s.....		40,000 00	49,500 00
Sioux City & Pacific R. R. Co., 1st mort., gold, 3½s.....		25,000 00	23,000 00
Toledo, Walhonding Valley & Ohio R. R. Co., mort., gold, guar. by Penn. Co., 4s.....		50,000 00	48,000 00
Union Pacific R. R. Co., 1st mort., R. R. and land grant, gold, 4s.....		44,000 00	44,880 00
Albany & Susquehanna R. R. Co., guar.....		48,087 00	58,800 00
Chicago, Milwaukee & St. Paul Ry. Co., pref.....		13,865 00	17,200 00
Cleveland & Pittsburg R. R. Co., guar.....		49,910 28	45,845 00
Illinois Central leased line, R. R. Co., guar.....		9,416 00	8,624 00
New York & Harlem Co., guar.....		46,025 76	35,437 50
Pittsburg, Ft. Wayne & Chicago Ry. Co., guar.....		49,734 39	45,760 00
Underwriters' Salvage Co. of New York.....		1,000 00	1,250 00
Underwriters' Salvage Co. of Chicago.....		1,000 00	750 00
General Adjustment Bureau of New York.....		450 00	450 00
Milwaukee Underwriters' Building Assn.....		117 00	140 40
Southern Adjustment Bureau.....		200 00	200 00
Totals.....		\$5,034,285 43	\$5,033,074 90

## UNITED STATES BRANCH.

## ROYAL EXCHANGE ASSURANCE COMPANY.

Principal office in United States, No. 92 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, Eng.; incorporated 1720; commenced business in Illinois Jan. 10, 1896.]

UBERTO C. CROSBY, United States Manager.

THOMAS COOPER, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York, Ohio and Massachusetts.....	\$520,000 00
Amount of ledger assets, Dec. 31, of previous year.....	\$2,460,563 62

## INCOME.

	Fire.
Gross premiums .....	\$2,306,534 76
Deduct reinsurance and return premiums .....	882,469 11
Total premiums .....	\$1,423,065 65
Interest on bonds, \$76,168.50; other sources, \$1,169.57 .....	77,338 07
Agents' balances previously charged off .....	201 75
Remittance from home office .....	272,307 24
Total income .....	<u>\$1,772,912 71</u>
Total .....	<u>\$4,233,476 33</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$1,100,899 89
Deduct salvage, \$10,238.25, and reinsurance, \$220,952.99 .....	231,191 24
Net amount paid for losses .....	\$869,706 65
Expenses of adjustment, settlement of losses .....	18,013 64
Commissions or brokerage .....	347,135 08
Allowances to local agencies for miscellaneous agency expenses .....	5,467 02
Salaries and expenses of special and general agents .....	64,032 64
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	68,011 70
Rents—including company's occupancy of its own buildings .....	7,856 00
Advertising, printing and stationery .....	11,320 62
Postage, telegrams, telephone and express and exchange .....	10,675 32
Legal expenses .....	2,634 42
Furniture and fixtures .....	573 61
Maps, including corrections .....	3,730 07
Underwriters' boards and tariff associations .....	16,293 75
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	15,903 95
Inspections and surveys .....	8,278 15
State taxes on premiums .....	30,476 45
Insurance department licenses and fees .....	7,754 43
All other licenses, fees and taxes .....	5,084 28
Agents' balances charged off .....	647 85
All other disbursements, viz: Traveling expenses, \$2,719.21; trustees fees, \$1,200.00; auditors fees, \$1,678.00; Mercantile Agency charges, \$290.50; miscellaneous expenses, \$2,231.29 .....	8,119 00
Remittance to home office .....	445,775 99
Total disbursements .....	<u>\$1,947,392 62</u>
Balance .....	<u>\$2,286,083 71</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$2,002,992 80
Cash in office .....	75 00
Deposited in trust companies and banks on interest .....	43,899 99
Agent's balances, representing business written subsequent to October 1, last .....	238,019 79
Agent's balances, representing business written prior to October 1, last .....	1,096 13
Total ledger assets .....	<u>\$2,286,083 71</u>

## NON LEDGER ASSETS.

Interest accrued on bonds .....	23,417 36
Gross assets .....	<u>\$2,309,501 07</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 1,096 13
Book values of ledger assets over market value, viz: Bonds .....	82,140 30
Special deposits to secure liabilities in Virginia .....	50,920 00
Total .....	134,156 43
Total admitted assets .....	<u>\$2,175,344 64</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 24,138 14	
Losses in process of adjustment, or in suspense.....	126,411 00	
Losses resisted.....	36,719 00	
Total claims for losses.....	\$187,268 14	
Deduct reinsurance.....	39,575 28	
Net amount of unpaid losses.....		\$ 147,692 86
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$479,744 33	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	730,141 05	
Excess of original premiums over amount received for reinsurance.....	14,883 23	
Total unearned premiums as computed above.....		1,224,768 61
Reinsurance in Lloyds, \$37,098.46, 50 per cent.....		18,547 73
State, county and municipal taxes due or accrued.....		25,000 00
Reinsurance premiums.....		11,642 86
Total.....		\$1,427,652 08
Less liabilities secured by special deposits for "unearned premiums".....		1,149 91
Total liabilities, except deposit capital.....		\$1,426,502 17
Deposit capital.....	\$520,000 00	
Surplus over all liabilities.....	228,842 47	
Surplus to policy holders.....		748,842 47
Total.....		\$2,175,344 64

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$299,672,197 00	\$3,058,804 06
Written during the year.....	214,666,060 00	2,305,534 76
Totals.....	\$514,338,257 00	\$5,364,138 82
Expired and terminated.....	234,920,157 00	2,479,627 71
In force at end of the year.....	\$279,418,100 00	\$2,884,511 11
Deduct amount reinsured.....	56,509,925 00	552,858 31
Net amount in force.....	\$222,908,175 00	\$2,331,652 80

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 83,942,389 00	\$959,488 67
More than one and not more than three years to run.....	103,007,268 00	930,941 31
More than three years to run.....	35,958,518 00	441,222 82
Net amount in force Dec. 31, 1909.....	\$222,908,175 00	\$2,331,652 80

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$125,000 00
Losses incurred during the year, fire.....	947,259 23

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$15,397,695 00
Less.....	9,172,052 00
Net risks written.....	\$6,225,643 00
Gross premiums received.....	\$202,325 36
Less.....	72,676 90
Net premiums received.....	\$129,648 46
Net losses paid.....	\$70,488 46
Net losses incurred.....	\$70,671 46

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
United States Government, cons., 2s		\$ 84,400 00	\$ 81,600 00
State of Virginia, 3s		20,000 00	18,600 00
City of Akron, refund., 4s		26,961 51	25,000 00
City of Boston, water, 4s		24,024 75	22,440 00
City of Chicago, gold, 4s		41,200 00	40,400 00
City of Chicago, water loan, 4s		21,400 00	20,200 00
City of Chicago, river imp., 4s		42,800 00	40,400 00
City of Cleveland, board of education, 4s		28,320 21	25,250 00
City of Lima, refund., 3½s		26,587 08	23,750 00
City of Middletown, park imp., 4s		32,946 20	29,647 50
City of New York, gold, 3s		154,500 00	141,000 00
City of New York, gold, 3½s		154,500 00	145,500 00
Corp. Stock of City of N. Y., construe. of Rapid Tran. R. R., 3½s		32,532 53	27,000 00
County of New York, cons. stock, 3.3s		37,851 30	35,520 00
City of Philadelphia, loan, 3½s		108,634 22	95,000 00
City of Portland, Ore., water, 5s		60,875 00	54,500 00
City of Richmond, 4s		17,000 00	17,170 00
City of Richmond, 4s		15,000 00	15,150 00
Central Pacific Ry., refund., gold, 4s		50,000 00	48,500 00
Central Pacific Ry. refund., gold, 3½s		2,500 00	2,225 00
Chicago & Western Indiana R. R., cons. mort., gold, 4s		25,000 00	23,500 00
Lake Shore & Michigan Southern, 3-yr. notes, 5s		7,000 00	7,000 00
Lehigh Valley R. R., 1st mort., 4½s		50,000 00	53,500 00
Michigan Central, 3-yr. notes, 5s		5,000 00	5,000 00
New York Central & Hudson River R. R., equip notes, 5s		60,000 00	50,500 00
New York Central & Hudson River R. R., 3-yr. notes, 5s		13,000 00	13,000 00
Northern Pacific Ry., prior lien and land grant, 4s		50,000 00	51,500 00
Pennsylvania R. R., 3-yr. notes, 5s		70,000 00	70,000 00
Pittsburg, Cin., Chicago & St. Louis, cons. gold, series "B", 4s		52,060 00	54,000 00
Southern Pacific Co., two-fifths yr., gold, 4s		50,000 00	50,000 00
Southern Pacific Co., refund., 4s		50,000 00	47,500 00
Toledo, Walhounding Valley & Ohio R. R., gold, series "B", 4½s		110,000 00	104,000 00
Union Pacific R. R., 1st mort. and land grant, gold, 4s		50,000 00	51,000 00
West Virginia & Pittsburg R. R., 1st mort., 4s		22,030 00	19,000 00
Chicago Telephone Co., 1st mort., 5s		50,000 00	51,500 00
Mutual Union Telegraph Co., sink. fund, gold, 6s		34,495 00	30,000 00
New Orleans Terminal Co., col. gold notes, 5s		25,000 00	25,000 00
St. Louis Merchants Bridge Terminal, 5s		107,500 00	109,000 00
St. Louis Terminal Cupples Station & Property Co., 1st mort., 4½s		99,875 00	100,000 00
Western Union Telegraph Co., fund. and real estate mort., gold, 4½s		100,000 00	97,000 00
Totals		<u>\$2,002,992 80</u>	<u>\$1,920,852 50</u>

## UNITED STATES BRANCH.

## RUSSIAN RE-INSURANCE COMPANY.

Principal office in United States, No. 52 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

Located at St. Petersburg, Rus.; incorporated June 9, 1895; commenced business in Illinois April 29, 1907

PAUL E. RASOR, United States Manager.

WM. S. WARREN, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio

\$300,000 00

Amount of ledger assets, Dec. 31, of previous year

\$787,419 07

## INCOME.

	Fire.	
Gross premiums .....	\$1,209,812 15	
Deduct return premiums .....	224,055 98	
Total premiums .....		\$985,756 17
Interest on bonds, \$28,173.81; other sources, \$2,332.07 .....		30,505 88
Profit on sale or maturity of ledger assets .....		5,605 90
Total income .....		<u>\$1,021,867 95</u>
Total .....		<u>\$1,809,287 02</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$380,972 75	
Deduct salvage .....	1,743 58	
Net amount paid for losses .....		\$379,229 17
Commissions or brokerage .....		286,890 15
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....		500 00
Postage, telegrams, telephone and express .....		40 02
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....		2,475 29
State taxes on premiums .....		12,175 63
Insurance department licenses and fees .....		2,078 06
Remittance to home office .....		105,931 05
Total disbursements .....		<u>\$789,319 37</u>
Balance .....		<u>\$1,019,967 65</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$897,075 58
Deposited in trust companies and banks on interest .....	87,350 07
Agent's balances, representing business written subsequent to October 1, last .....	35,542 00
Total ledger assets .....	<u>\$1,019,967 65</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	6,740 81
Gross assets .....	<u>\$1,026,708 46</u>

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds .....	7,075 58
Total admitted assets .....	<u>\$1,019,632 88</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....		\$ 68,011 00
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$384,559 08	
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	224,861 42	
Total unearned premiums as computed above .....		609,420 50
State, county and municipal taxes due or accrued .....		16,154 36
Total liabilities, except deposit capital .....		<u>\$693,585 86</u>
Deposit capital .....	\$300,000 00	
Surplus over all liabilities .....	26,047 02	
Surplus to policy holders .....		326,047 02
Total .....		<u>\$1,019,632 88</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$ 66,916,294 00	\$ 723,705 61
Written during the year .....	115,204,789 00	1,209,812 15
Totals .....	<u>\$182,121,083 00</u>	<u>\$1,933,517 76</u>
Expired and terminated .....	75,004,763 00	798,955 32
Net amount in force .....	<u>\$107,116,320 00</u>	<u>\$1,134,562 44</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$73,482,822 00	\$789,118 16
More than one and not more than three years to run.....	27,650,324 00	288,324 04
More than three years to run.....	5,983,174 00	77,120 24
Net amount in force Dec. 31, 1909.....	<u>\$107,116,320 00</u>	<u>\$1,134,562 44</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire, \$397,182.73; tornado, \$2,875.44.....	<u>400,058 17</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Tornado.
Gross risks written.....	\$5,434,676 00	\$43,824 00
Less.....	708,871 00	4,757 00
Net risks written.....	<u>\$4,725,805 00</u>	<u>\$39,067 00</u>
Gross premiums received.....	\$75,804 74	\$312 05
Less.....	16,986 59	61 57
Net premiums received.....	<u>\$58,818 15</u>	<u>\$250 48</u>
Net losses paid.....	<u>\$26,860 11</u>	<u>\$1 91</u>
Net losses incurred.....	<u>\$28,026 11</u>	<u>\$1 91</u>

## SCHEDULE A.

	Bonds.		
Description.	Book value.	Market value.	
City of New York, corporate stock, 4s.....	\$786,825 58	\$783,000 00	
District of Columbia, 3.65s.....	110,250 00	107,000 00	
Totals.....	<u>\$897,075 58</u>	<u>\$890,000 00</u>	

## UNITED STATES BRANCH.

## FIRE INSURANCE COMPANY, SALAMANDRA.

Principal office in United States, No. 58 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at St. Petersburg, Russia; incorporated, 1846; commenced business in Illinois March 29, 1900.]

ALBERT WILCOX & CO., United States Manager.

THOMAS SCHARD, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	<u>\$300,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$2,416,423 74</u>

## INCOME.

	Fire.
Gross premiums .....	\$4,391,345 22
Deduct reinsurance and return premiums .....	2,981,920 93
Total premiums .....	\$1,409,424 29
Interest on bonds, \$77,930.99; other sources, \$6,423.80 .....	84,854 79
Profit on sale or maturity of ledger assets .....	9,334 37
Increase in book value of ledger assets .....	7,572 50
Total income .....	\$1,510,685 95
Total .....	\$3,927,109 69

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$1,400,589 75
Deduct reinsurance .....	397,993 71
Net amount paid for losses .....	\$1,002,596 04
Commissions or brokerage .....	590,750 94
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	1,261 92
Advertising, printing and stationery .....	117 96
Legal expenses .....	384 68
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	964 02
State taxes on premiums .....	275 39
Insurance department licenses and fees .....	728 06
Loss on sale or maturity of ledger assets .....	1,243 75
Decrease in book value of ledger assets .....	6,646 25
All other disbursements, viz: Surety bonds, \$102.00; department examination, \$460.26; collection charges and sundries, \$18.57 .....	580 83
Remittance to home office .....	430,000 00
Total disbursements .....	\$2,035,549 84
Balance .....	\$1,891,559 85

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$1,530,180 00
Deposited in trust companies and banks on interest .....	44,380 54
Agent's balances, representing business written subsequent to October 1, last .....	279,255 05
Other ledger assets, viz: Cash deposited with the New York Life Insurance & Trust Co. trustee .....	37,744 26
Total ledger assets .....	\$1,891,559 85

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	19,810 84
Total admitted assets .....	\$1,911,370 69

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$130,173 40
Losses in process of adjustment, or in suspense .....	388,480 00
Total claims for losses .....	\$518,633 40
Deduct reinsurance .....	165,628 00
Net amount of unpaid losses .....	\$353,005 40
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$543,955 60
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	363,915 02
Total unearned premiums as computed above .....	907,870 62
State, county and municipal taxes, due or accrued .....	3,500 00
Total liabilities, except deposit capital .....	\$1,264,376 02
Deposit capital .....	\$300,000 00
Surplus over all liabilities .....	346,994 67
Surplus to policy holders .....	646,994 67
Total .....	\$1,911,370 69



## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$268,257,215 00	\$3,207,728 09
Written during the year .....	339,262,199 00	4,391,345 22
Totals .....	\$607,519,414 00	\$7,599,073 31
Expired and terminated .....	243,747,367 00	3,330,520 76
In force at end of the year .....	\$363,772,047 00	\$4,268,552 55
Deduct amount reinsured .....	217,738,890 00	2,503,429 44
Net amount in force .....	<u>\$146,033,157 00</u>	<u>\$1,765,123 11</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$90,128,953 00	\$1,087,911 19
More than one and not more than three years to run .....	39,998,547 00	466,466 51
More than three years to run .....	15,905,657 00	210,745 41
Net amount in force Dec. 31, 1909 .....	<u>\$146,033,157 00</u>	<u>\$1,765,123 11</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 20,000 00
Losses incurred during the year, fire .....	<u>1,097,030 40</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$23,837,438 00
Less .....	13,220,528 00
Net risks written .....	<u>\$10,616,910 00</u>
Gross premiums received .....	\$209,300 28
Less .....	137,600 68
Net premiums received .....	<u>\$131,699 60</u>
Net losses paid .....	<u>\$68,792 15</u>
Net losses incurred .....	<u>\$65,400 15</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Alabama Great Southern R. R. Co., series "D", 4½s .....		\$ 49,500 00	\$ 49,500 00
Atchison, Topeka & Santa Fé Ry. Co., gen. mort., 4s .....		25,000 00	25,000 00
Baltimore & Ohio R. R. Co., prior lien, 3½s .....		23,250 00	23,250 00
Buffalo & South Western R. R. Co., 1st mort., 5s .....		36,050 00	36,050 00
Central Pacific Ry. Co., 4s .....		24,250 00	24,250 00
Central Pacific Ry. Co., gold, 3½s .....		22,250 00	22,250 00
Chicago & Alton R. R. Co., equip notes, 4½s .....		24,500 00	24,500 00
Chicago, Burlington & Quincy R. R. Co., conv., 4s .....		25,000 00	25,000 00
Chicago, Rock Island & Pacific Ry. Co., equip., 4½s .....		24,750 00	24,750 00
Chicago, Great Western R. R. Co., 1st mort., 50-yr., 4s .....		23,000 00	23,000 00
Chicago Railways, 1st mort., 5s .....		35,350 00	35,350 00
Chicago & Northwestern Ry. Co., deb., 5s .....		26,750 00	26,750 00
Chicago, Rock Island & Pacific Ry. Co., refund., 4s .....		22,750 00	22,750 00
Lake Shore & Michigan Southern Ry. Co., 4s .....		24,000 00	24,000 00
Lake Shore & Michigan Southern Ry. Co., 3-yr. gold, 5s .....		25,000 00	25,000 00
Metropolitan Street Ry. of Kansas City, 5s .....		25,000 00	25,000 00
New York Central Lines, equip. trust, 1907, 5s .....		51,000 00	51,000 00
New York Central Lines, equip. trust, 1907, 5s .....		26,500 00	26,500 00
New York, Lackawanna & Western Ry. Co., T. & I., 4s .....		25,000 00	25,000 00
New York, New Haven & Hartford R. R. Co., deb., 6s .....		46,900 00	46,900 00
New York, New Haven & Hartford R. R. Co., 4s .....		24,750 00	24,750 00
Northern Pacific-Great Northern, C., B. & Q. R. R. Co., 4s .....		48,500 00	48,500 00
North American Co., 5-vr. col. trust notes, 5s .....		25,000 00	25,000 00
Pennsylvania R. R. Co., gold, conv., 5s .....		100,000 00	100,000 00
Pennsylvania R. R. Co., 10 yr., gold, conv., 3½s .....		48,500 00	48,500 00

## SCHEDULE A—Concluded.

Bonds.		
Description.	Book value.	Market value.
Pennsylvania R. R. Co., gen. freight equip., 4s.....	\$ 49,500 00	\$ 49,500 00
Pennsylvania Co., 3½s.....	28,130 00	28,130 00
Pacific Telephone & Telegraph Co., 5s.....	35,000 00	35,000 00
Tidewater Co., 1st lien, guar., gold, 6s.....	25,500 00	25,500 00
Union Pacific R. R. Co., conv., 4s.....	40,950 00	40,950 00
Columbus & Ohio, imp., 4s.....	101,000 00	101,000 00
New York State, canal imp., 3s.....	200,000 00	200,000 00
New York, New York City, 3½s.....	47,000 00	47,000 00
New York, New York City, 3½s.....	125,550 00	125,550 00
New York, New York City, tax exempt, 3½s.....	45,000 00	45,000 00
Totals.....	<u>\$1,530,180 00</u>	<u>\$1,530,180 00</u>

## UNITED STATES BRANCH.

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Principal office in United States, No. 36 Pearl street, Hartford, Conn.

YEAR ENDING DECEMBER 31, 1909.

[Located at Edinburgh, Scot.; incorporated, 1824; commenced business in Illinois Dec. 7, 1880.]

JAMES H. BREWSTER, United States Manager.

WALTER E. WITHERBEE, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	<u>\$300,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$5,067,359 07</u>

## INCOME.

	Fire.	
Gross premiums.....	\$3,395,977 13	
Deduct reinsurance and return premiums.....	<u>1,327,794 88</u>	
Total premiums.....		\$2,068,182 25
Interest on mortgage loans.....	\$ 19,941 11	
Interest on bonds and dividends on stocks, \$166,512.04; other sources, \$2,251.27.....	168,763 31	
Rents.....	<u>5,704 90</u>	
Total interest and rents.....		194,409 32
Agents' balances previously charged off.....		20 40
Profit on sale or maturity of ledger assets.....		1,269 65
Increase in book value of ledger assets.....		152 50
Remittance from home office.....		<u>69,193 08</u>
Total income.....		<u>\$2,333,227 20</u>
Total.....		<u>\$7,400,596 27</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$1,278,318 87
Deduct salvage, \$4,732.05, and reinsurance, \$320,544.81 .....	325,296 86
Net amount paid for losses .....	\$953,022 01
Expenses of adjustment, settlement of losses .....	20,629 03
Commissions or brokerage .....	443,129 64
Allowances to local agencies for miscellaneous agency expenses .....	9,581 93
Salaries and expenses of special and general agents .....	68,538 86
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	74,378 23
Rents—including company's occupancy of its own buildings .....	6,534 78
Advertising, printing and stationery .....	18,047 34
Postage, telegrams, telephone and express .....	16,654 03
Legal expenses .....	1,012 35
Furniture and fixtures .....	2,073 92
Maps, including corrections .....	5,875 99
Underwriters' boards and tariff associations .....	27,767 40
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	24,282 03
Inspections and surveys .....	4,067 80
Repairs and expenses on real estate .....	3,360 81
Taxes on real estate .....	1,341 61
State taxes on premiums .....	34,443 40
Insurance department licenses and fees .....	9,557 37
All other licenses, fees and taxes .....	7,196 87
Agent's balances charged off .....	959 64
Loss on sale or maturity of ledger assets .....	6,439 82
Decrease in book value of ledger assets .....	7,681 59
All other disbursements, viz: Miscellaneous expenses .....	3,106 52
Remittance to home office .....	661,024 37
Total disbursements .....	\$2,410,707 34
Balance .....	\$4,989,878 93

## LEDGER ASSETS.

Book value of real estate .....	\$ 68,437 16
Mortgage loans on real estate .....	362,875 00
Book value of bonds and stocks, excluding interest (Schedule A) .....	4,104,999 68
Deposited in trust companies and banks not on interest .....	1,184 50
Deposited in trust companies and banks on interest .....	108,739 25
Agent's balances, representing business written subsequent to October 1, last .....	335,192 75
Agent's balances, representing business written prior to October 1, last .....	8,550 59
Total ledger assets .....	\$4,989,878 93

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$ 7,406 88
Interest accrued on bonds .....	57,048 71
Interest accrued on other assets .....	269 00
Total .....	64,724 59
Gross assets .....	\$5,054,603 52

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 8,550 59
Book values of ledger assets over market value, viz: Bonds and stocks .....	197,920 93
Special deposits to secure liabilities in Virginia .....	52,500 00
Total .....	258,971 52
Total admitted assets .....	\$4,795,632 00

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 74,503 27	
Losses in process of adjustment, or in suspense.....	184,356 15	
Losses resisted.....	27,856 00	
Total claims for losses.....	\$286,715 42	
Deduct reinsurance.....	82,749 79	
Net amount of unpaid losses.....		\$ 203,965 63
Unearned premiums at 50 per cent on fire risks running one year or less..	\$ 766,589 29	
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	1,160,381 24	
Total unearned premiums as computed above.....		1,926,970 53
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		10,000 00
State, county and municipal taxes due or accrued.....		25,000 00
Total.....		\$2,165,936 16
Less liabilities secured by special deposits in the following states: Virginia; losses, \$3,111.38; unearned premiums, \$27,796.43.....		30,907 81
Total liabilities, except deposit capital.....		\$2,135,028 35
Deposit capital.....	\$ 300,000 00	
Surplus over all liabilities.....	2,360,603 65	
Surplus to policy holders.....		2,660,603 65
Total.....		<u>\$4,795,632 00</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$430,729,370 00	\$4,261,326 13
Written during the year.....	338,246,490 00	3,395,977 13
Totals.....	\$768,975,860 00	\$7,657,303 26
Expired and terminated.....	305,195,391 00	3,080,306 97
In force at end of the year.....	\$463,780,469 00	\$4,576,996 29
Deduct amount reinsured.....	122,283,543 00	862,350 17
Net amount in force.....	<u>\$341,496,926 00</u>	<u>\$3,714,646 12</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$125,291,740 00	\$1,533,178 58
More than one and not more than three years to run.....	163,153,558 00	1,511,389 04
More than three years to run.....	53,051,628 00	670,078 50
Net amount in force Dec. 31, 1909.....	<u>\$341,496,926 00</u>	<u>\$3,714,646 12</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 200,000 00
Losses incurred, during the year, fire.....	<u>1,000,627 22</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$18,391,647 00
Less.....	5,064,017 00
Net risks written.....	<u>\$13,327,630 00</u>
Gross premiums received.....	\$225,185 53
Less.....	49,261 67
Net premiums received.....	<u>\$175,923 86</u>
Net losses paid.....	<u>\$81,270 55</u>
Net losses incurred.....	<u>\$87,620 65</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
District of Columbia, fund., 3.65s.	\$119,000 00	\$106,000 00
United States, reg., 2s.	10,383 33	10,100 00
East Providence, R. I., fund., 4s.	54,000 00	50,000 00
Georgia, state of, 3½s.	25,875 00	24,250 00
Lucas county, Ohio, court house, 4s.	101,000 00	100,000 00
Massachusetts, state, of, water, 3½s.	113,000 00	95,125 00
Portland, Ore., water, 5s.	58,000 00	54,500 00
Queens county, N. Y., 4s.	218,500 00	199,000 00
Richmond, Va., 4s.	24,750 00	25,000 00
Richmond, Va., 4s.	25,812 50	25,000 00
Richmond, Va., 4s.	2,337 50	2,500 00
Toledo, Ohio, 4½s.	47,587 50	45,000 00
Toledo, Ohio, 4s.	2,115 00	2,000 00
Waterbury, Conn., school, 4s.	10,687 50	10,000 00
Waterbury, Conn., school, 4s.	10,687 50	10,000 00
Waterbury, Conn., school, 4s.	10,687 50	10,000 00
Waterbury, Conn., school, 4s.	10,687 50	10,000 00
Waterbury, Conn., school, 4s.	10,687 50	10,000 00
Wotmsocket, R. I., 4s.	53,250 00	50,000 00
Atlantic Coast Line R. R. Co., L. & N. col., 4s.	24,000 00	23,250 00
Baltimore & Ohio R. R. Co., 1st mort., 3½s.	3,000 00	2,970 00
Baltimore & Ohio R. R. Co., prior lien, 4½s.	27,000 00	25,042 50
Boston & Maine R. R. Co., 4½s.	56,125 00	53,000 00
Boston & Maine R. R. Co., 7s.	105,312 50	104,000 00
Buffalo, New York & Erie R. R. Co., 1st mort., 5s.	14,895 00	13,680 00
Buffalo, Rochester & Pittsburg R. R. Co., gen. mort., 5s.	56,895 62	56,875 00
Central R. R. of New Jersey, gen. mort., 5s.	57,125 00	62,375 00
Chicago & Erie R. R. Co., 1st mort., 5s.	120,088 50	113,750 00
Chicago, Indianapolis & Louisville R. Co., refund., 6s.	75,422 50	71,960 00
Chicago, Indianapolis & Louisville R. Co., refund., 5s.	21,850 00	24,415 00
Chicago, Milwaukee & St. Paul R. Co., Chi. & Pac. Western div., 5s.	53,699 25	54,125 00
Chicago, Milwaukee & St. Paul R. Co., gen. mort., 4s.	44,750 00	50,000 00
Chi. Mil. & St. Paul R. Co., Dubuque div., 1s mort., sink. fund, 6s.	58,128 75	57,000 00
Chicago & Northwestern R. Co., deb., 5s.	54,125 00	53,250 00
Chicago & Northwestern R. Co., sink. fund., 5s.	58,250 00	55,000 00
Chicago, St. Paul, Minn. & Omaha R. R. Co., cons. mort., 6s.	65,187 50	63,375 00
Chicago & Western Indiana R. R. Co., cons. mort., 4s.	40,400 00	37,100 00
Choctaw & Memphis R. R. Co., 1s mort., 5s.	59,125 00	54,750 00
Cleve., Columbus, Cin. & Indianapolis Ry. Co., 1s cons. mort., 7s.	42,515 98	40,422 50
Cleveland, Lorain & Wheeling R. R. Co., gen. mort., 5s.	32,938 75	34,400 00
Cleveland & Pittsburg R. R. Co., gen. mort., series B, 4½s.	24,896 25	22,575 00
Elmira, Cortland & Northern R. R. Co., 1s mort., 5s.	53,410 00	50,125 00
Erie Ry. Co., 1s cons. mort., 7s.	126,006 14	121,000 00
Evansville & Terre Haute R. R. Co., 1s cons. mort., 6s.	34,528 75	31,395 00
Flint & Pere Marquette R. R. Co., 1s cons. mort., 5s.	28,750 00	26,250 00
Galveston, Harrisburg & San Antonio R. R. Co., M. & P. div., 5s.	56,061 25	53,500 00
Genesee & Wyoming R. R. Co., 1st mort., 5s.	16,875 00	13,350 00
Hocking Valley R. R. Co., 1s cons. mor., 4½s.	53,937 50	51,375 00
Lake Shore & Michigan Southern R. R. Co., deb., 4s.	48,583 33	47,500 00
Lake Shore & Michigan Southern R. R. Co., 4s.	48,358 48	51,975 00
Lehigh Valley R. R. Co. of N. Y., 1st mort., 4½s.	47,362 50	47,812 50
Louisville, Henderson & St. Louis Ry. Co., 1st mort., 5s.	75,103 75	71,155 00
Louisville & Nashville R. R. Co., St. Louis prop., 5s.	26,625 00	25,312 50
Maine Central R. Co., cons. mort., 4s.	17,300 00	17,820 00
Maine Central R. Co., cons. mort., 7s.	23,690 00	23,100 00
Minneapolis & St. Louis R. R. Co., 1st refund., 4s.	30,058 75	40,750 00
Missouri Pacific R. R. Co., cons. 1s mort., 6s.	58,300 67	55,000 00
Missouri Pacific R. R. Co., trust, 5s.	51,718 75	50,500 00
Nashville, Chattanooga & St. Louis R. R. Co., 1st mort., 7s.	23,125 00	21,700 00
Nashville, Chattanooga & St. Louis R. R. Co., Lebanon div., 6s.	3,365 80	3,240 00
New York Central & H. R. Co., Lake Shore col., 3½s.	86,866 25	80,000 00
New York, New Haven & Hartford R. R. Co., conv. deb., 6s.	13,362 50	13,400 00
New York, New Haven & Hartford R. R. Co., deb., 4s.	47,687 50	47,500 00
Norfolk & Western R. R. Co., cons. 1st mort., 4s.	46,402 50	49,000 00
Norfolk & Western R. R. Co., imp. and exten. mort., 6s.	50,103 75	48,555 00
Northern Pacific-Grand Northern, Joint C., B. Q., 4s.	98,000 00	96,750 00
Oregon Short Line R. R. Co., 1st mort., 5s.	57,117 50	56,437 50
Penn. & New York Canal R. R. Co., cons. mor., 5s.	29,812 50	28,500 00
Pittsburg, Cin., Chi. & St. Louis R. R. Co., cons. mort., series A, 4½s.	6,514 44	6,420 00
Pittsburg, Cin., Chi. & St. Louis R. R. Co., cons. mort., series B, 4½s.	21,550 00	21,400 00
Rochester & Pittsburg R. R. Co., cons. mort., 6s.	44,261 25	42,920 00
Rochester & Pittsburg R. R. Co., 1st mort., 6s.	15,559 60	15,096 25
St. Louis, Iron Mountain & Southern Ry. Co., land grant, 5s.	58,125 00	54,500 00
St. Louis, Iron Mountain & Southern Ry. Co., river and gulf div., 4s.	49,000 00	43,500 00
St. Louis Southwestern Ry. Co., 1st mort., 4s.	49,562 50	46,500 00
St. Paul Northern Pacific Ry. Co., 6s.	29,656 25	29,437 50
St. Paul & Sioux City Ry. Co., 1st mort., 6s.	86,516 04	85,687 50

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value.
Southern Ry. Co., St. Louis div., 1st mort., 4s.	46,930 00	43,312 50
Southern Ry. Co., 1st cons. mort., 5s.	39,900 00	38,850 00
Terminal R. R. Association of St. Louis, gen. mort., refund., 4s.	49,250 00	48,750 00
Toledo Terminal R. R. Co., 1st mort., 4½s.	27,500 00	25,850 00
Wabash Pittsburg Terminal Ry. Co., 1st mort., 4s.	44,000 00	24,500 00
West Virginia Central & Pittsburgh R. Co., 1st mort., 6s.	54,875 00	50,250 00
Northwestern Telegraph Co., 1st mort., 4½s.	104,095 00	96,000 00
Western Union Telegraph Co., fund. and R. E. mort., 4½s.	52,500 00	48,500 00
Illinois Central R. R. Co., leased line.	47,750 00	49,000 00
Milwaukee Underwriters Building Association.	181 25	181 25
General Adjustment Bureau.	200 00	200 00
New York, New Haven & Hartford R. R. Co.,	781 25	1,331 25
Totals.	<u>\$4,104,899 68</u>	<u>\$3,906,978 75</u>

## UNITED STATES BRANCH.

## SEA INSURANCE COMPANY, (LIMITED).

Principal office in United States, No. 5-7 South William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

Located at Liverpool, Eng.; incorporated Dec. 31, 1875; commenced business in Illinois June 15, 1888.]

CHUBB &amp; SON, United States Manager.

GEORGE L. McCURDY, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.	<u>\$310,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.	<u>\$801,424 68</u>

## INCOME.

	Marine and Inland.	
Gross premiums	\$2,532,381 51	
Deduct reinsurance and return premiums	<u>1,835,406 40</u>	
Total premiums		\$696,975 11
Interest on bonds, \$19,025.00 other sources, \$1,181.18.		20,206 18
Agents' balances previously charged off		105 61
Total income		<u>\$717,286 90</u>
Total		<u>\$1,518,711 58</u>

## DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses .....	\$1,084,709 19
Deduct salvage, \$59,462.90, and reinsurance, \$752,019.81 .....	811,482 71
Net amount paid for losses .....	\$273,226 48
Expenses of adjustment, settlement of losses .....	2,928 35
Commissions or brokerage .....	191,699 50
Salaries and expenses of special and general agents .....	2,989 26
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	500 00
Advertising, printing and stationery .....	1,900 31
Postage, telegrams, telephone and express .....	2,719 68
Legal expenses .....	275 26
Underwriters' boards and tariff associations .....	297 46
Inspections and surveys .....	3,137 77
State taxes on premiums .....	16,173 89
Insurance department licenses and fees .....	843 93
All other licenses, fees and taxes .....	148 77
Agent's balances charged off .....	292 34
All other disbursements, viz: Miscellaneous expenses .....	120 25
Remittance to home office .....	81,569 71
Total disbursements .....	\$578,822 96
Balance .....	\$939,888 62

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$519,367 50
Deposited in trust companies and banks on interest .....	38,916 47
Agent's balances, representing business written subsequent to October 1, last .....	279,774 24
Agent's balances, representing business written prior to October 1, last .....	15,708 87
Other ledger assets, viz: Accounts receivable (per list), \$84,154.88; bonds of Pillsbury-Washburn Flour Mills Co. taken for unpaid premiums, \$1,300.00; one share Oaks Flour Mills stock taken for unpaid premiums, \$666.66 .....	86,121 54
Total ledger assets .....	\$939,888 62

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	3,587 50
Gross assets .....	\$943,476 12

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$15,708 87
Book values of ledger assets over market value, viz: Pillsbury-Washburn Flour Mills Co., bonds, \$11,617.50; Oaks Flour Mills, stock, \$666.66 .....	12,284 16
Accounts receivable, Lloyds and individuals .....	15,565 40
Total .....	43,558 43
Total admitted assets .....	\$899,917 69

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$268,000 00
Deduct reinsurance .....	127,000 00
Net amount of unpaid losses .....	\$141,000 00
Unearned premiums at 50 per cent on inland navigation risks .....	\$48,985 38
Unearned premiums at 50 and 100 per cent on marine risks .....	80,738 39
Total unearned premiums as computed above .....	129,723 87
State, county and municipal taxes due or accrued .....	17,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	32,591 63
Reinsurance premiums .....	188,412 10
Total liabilities, except deposit capital .....	\$508,727 63
Deposit capital .....	\$310,000 00
Surplus over all liabilities .....	81,190 06
Surplus to policy holders .....	391,190 06
Total .....	\$899,917 69

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 39,252,378 00	\$ 416,674 49
Written during the year .....	679,806,484 00	2,532,381 51
Totals.....	\$719,058,860 00	\$2,949,056 00
Expired and terminated.....	683,205,988 00	2,676,283 80
In force at end of the year.....	\$35,852,872 00	\$272,772 20
Deduct amount reinsured .....	10,886,019 00	53,887 33
Net amount in force .....	<u>\$24,966,853 00</u>	<u>\$218,884 87</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000 00
Losses incurred during the year, marine and inland.....	<u>287,226 48</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$13,735,802 00
Less.....	
Net risks written .....	<u>\$13,735,802 00</u>
Gross premiums received .....	\$52,946 65
Less.....	811 06
Net premiums received .....	<u>\$52,135 59</u>
Net losses paid.....	<u>\$18,845 56</u>
Net losses incurred.....	<u>\$18,845 56</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
United States Government, 4s.....		\$100,000 00	\$115,000 00
New York, N. Y., corporate stock, 3½s.....		255,000 00	232,800 00
Toledo, Ohio, refund., 3½s.....		100,000 00	96,000 00
Manhattan Ry. Co., cons., gold, mort., 4s.....		20,000 00	19,600 00
New York, Chicago & St. Louis R. R., 1st mort., 4s.....		9,512 50	10,000 00
Northern Pacific Ry., 1st mort., 4s.....		15,000 00	15,450 00
Union Pacific Ry. Co., 1st mort., 4s.....		19,855 00	20,400 00
Totals.....		<u>\$519,367 50</u>	<u>\$509,050 00</u>

## UNITED STATES BRANCH.

## SKANDIA INSURANCE COMPANY.

Principal office in United States, No. 84 William street, New York, N. Y.

## YEAR ENDING DECEMBER 31, 1909.

[Located at Stockholm, Sweden; incorporated Jan. 12, 1855; commenced business in Illinois Jan. 12, 1900.

C. F. SHALLCROSS, United States Manager.

GEO. W. LAW, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	<u>\$310,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$1,339,921 88</u>



## INCOME.

	Fire.	
Gross premiums .....	\$1,380,107 74	
Deduct return premiums .....	275,381 21	
Total premiums .....		\$1,104,726 53
Interest on bonds, \$37,052.10; other sources, \$4,816.25 .....		41,868 35
Total income .....		<u>\$1,146,594 88</u>
Total .....		<u>\$2,486,516 76</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses .....	\$609,882 34	
Deduct salvage .....	6,277 58	
Net amount paid for losses .....		\$603,604 76
Expenses of adjustment, settlement of losses .....		12,791 83
Commissions or brokerage .....		344,686 91
Salaries, fees and other charges of officers, directors, trustees, agents and employees .....		981 35
Printing and stationery .....		30 00
Postage, telegrams, telephone and express .....		9 12
Insurance department licenses and fees .....		818 80
All other disbursements, viz: Miscellaneous expenses, \$5,805.39; gross decrease by adjustment, bonds per schedule A, \$2,504.67 .....		8,310 06
Remittance to home office .....		156,387 94
Total disbursements .....		<u>\$1,127,620 77</u>
Balance .....		<u>\$1,358,895 99</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$1,125,259 51
Deposited in trust companies and banks on interest .....	168,262 55
Agent's balances, representing business written subsequent to October 1, last .....	65,373 93
Total ledger assets .....	<u>\$1,358,895 99</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	10,341 68
Gross assets .....	<u>\$1,369,237 67</u>

## DEDUCT ASSETS NOT ADMITTED

Book values of ledger assets over market value, viz: Bonds .....	50,054 76
Total admitted assets .....	<u>\$1,319,182 91</u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$ 66,998 26	
Losses in process of adjustment, or in suspense .....	102,008 99	
Losses resisted .....	4,450 19	
Net amount of unpaid losses .....		\$173,457 44
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$429,998 63	
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	359,398 60	
Total unearned premiums as computed above .....		789,397 23
State, county and municipal taxes due or accrued .....		19,333 00
Total liabilities, except deposit capital .....	\$310,000 00	
Surplus over all liabilities .....	26,995 24	
Surplus to policy holders .....		336,995 24
Total .....		<u>\$1,319,182 91</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$113,474,848 00	\$1,434,259 73
Written during the year .....	118,366,645 00	1,380,107 74
Totals .....	\$231,841,493 00	\$2,814,367 47
Expired and terminated .....	112,501,933 00	1,311,331 49
In force at end of the year .....	\$119,339,560 00	\$1,503,035 98
Deduct amount reinsured .....		
Net amount in force .....	\$119,339,560 00	\$1,503,035 98

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$70,665,017 00	\$859,997 28
More than one and not more than three years to run .....	30,233,430 00	361,909 79
More than three years to run .....	18,441,113 00	281,128 91
Net amount in force Dec. 31, 1909 .....	\$119,339,560 00	\$1,503,035 98

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance .....	\$ 20,000 00
Losses incurred during the year, fire .....	617,477 00

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written .....	\$10,674,121 49
Less .....	3,195,418 37
Net risks written .....	\$7,478,703 12
Gross premiums received .....	\$140,443 90
Less .....	27,877 18
Net premiums received .....	\$112,566 72
Net losses paid .....	\$63,013 03
Net losses incurred .....	\$59,213 48

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Swedish Government, loan, 3.6s .....		\$166,891 25	\$170,404 75
United States Government, 4s .....		121,103 53	115,000 00
State of New York, highway imp., gold, 4s .....		56,222 01	56,000 00
City of New York, reg., gold, 3½s .....		55,039 92	45,500 00
City of New York, reg., gold, 3½s .....		212,877 21	182,000 00
Atchison, Topeka & Santa Fe Ry. Co., gen. mort., gold, 4s .....		25,761 33	25,000 00
Baltimore & Ohio R. R. Co., prior lien gold, 3½s .....		23,905 94	23,250 00
Central Pacific Ry. Co., 1st refund. mort., gold, 4s .....		50,381 29	48,500 00
Chesapeake & Ohio Ry. Co., reg., gold, 5s .....		51,206 25	51,300 00
Chicago, Indiana & Southern R. R. Co., reg., gold, 4s .....		47,500 00	47,500 00
Chicago, Rock Island & Pacific Ry. Co., gen. mort., 4s .....		25,265 02	24,750 00
Cleve., Cin., Chicago & St. Louis Ry. Co., gen. mort., gold, 4s .....		25,748 98	24,250 00
Indiana, Illinois & Iowa R. R. Co., 1st mort., gold, 4s .....		14,831 25	14,700 00
Louisville & Nashville R. R. Co., unified gold, 4s .....		25,076 03	25,000 00
Norfolk & Western Ry. Co., gen. mort., gold, 6s .....		31,417 50	31,250 00
Norfolk & Western Ry. Co., 1st cons. mort., gold, 4s .....		9,515 28	9,800 00
Northern Pacific Ry. Co., prior lien, railway and land grant, gold, 4s .....		25,383 78	25,750 00
Pitts., Cin., Chi. & St. L. Ry. Co., cons. mort., loan, series D, 4s .....		10,071 89	10,000 00
St. Louis, Iron Mountain & Southern Ry. Co., gen. cons., Ry. and land grant mort., "stamped", 5s .....		16,263 87	16,500 00
Southern Pacific R. R. Co., 1st refund., mort., gold, 4s .....		24,062 50	23,750 00
Southern Ry. Co., 1st cons. mort., gold, 5s .....		58,618 01	56,000 00
Union Pacific R. R. Co., 1st lien and refund. mort., gold, 4s .....		48,116 67	49,000 00
Totals .....		\$1,125,259 51	\$1,075,204 75

UNITED STATES BRANCH.  
THE SOVEREIGN FIRE ASSURANCE OF CANADA.

Principal office in United States, No. 17 Custom House street, Providence, R. I.

YEAR ENDING DECEMBER 31, 1909.

[Located at Toronto, Ontario; incorporated Jan. 10, 1906; commenced business in Illinois July 27, 1908.]

STARKWEATHER & SHEPLEY, United States Managers.

EDWIN A. WILSON, Attorney in Illinois, at Springfield.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in Minnesota.....	\$205,000 00
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$264,615 02</u>

INCOME.

	Fire.
Gross premiums .....	\$219,194 55
Deduct reinsurance and return premiums .....	<u>67,306 74</u>
Total premiums .....	\$151,887 81
Interest on bonds, \$10,095.08; other sources, \$461.27 .....	11,156 35
Profit on sale or maturity of ledger assets .....	4,418 38
From all other sources, viz: Bonds deposited with trustees in State of Illinois .....	145,959 27
Remittance from home office .....	<u>59,324 69</u>
Total income .....	<u>\$372,746 50</u>
Total .....	<u>\$637,362 40</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses .....	\$45,879 15
Deduct salvage, \$341.88, and reinsurance, \$6,133.28 .....	<u>6,475 16</u>
Net amount paid for losses .....	\$39,403 99
Expenses of adjustment, settlement of losses .....	579 94
Commissions or brokerage .....	35,223 87
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	6,074 00
Rents .....	1,032 00
Advertising, printing and stationery .....	3,312 62
Postage, telegrams, telephone and express .....	752 61
Legal expenses .....	178 54
Furniture and fixtures .....	861 48
Maps, including corrections .....	2,369 75
Underwriters' boards and tariff associations .....	366 01
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....	779 03
State taxes on premiums .....	788 07
Insurance department licenses and fees .....	1,486 50
All other licenses, fees and taxes .....	255 55
Decrease in book value of ledger assets .....	3,110 22
All other disbursements, viz: Traveling expenses, \$2,561.70; sundry disbursements, \$705.48; included in ledger assets last year and omitted this year—Maps, \$127.36; furniture, \$443.16; interest accrued, \$742.55 .....	4,580 25
Remittance to home office .....	<u>107,129 20</u>
Total disbursements .....	<u>\$208,283 63</u>
Balance .....	<u>\$429,078 77</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A).....	\$350,845 27
Cash in office .....	2,952 25
Deposited in trust companies and banks on interest.....	39,174 79
Agent's balances, representing business written subsequent to October 1, last.....	35,868 25
Agent's balances, representing business written prior to October 1, last.....	238 21
<b>Total ledger assets.....</b>	<b>\$429,078 77</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	1,810 41
<b>Gross assets.....</b>	<b>\$430,889 18</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	\$ 238 21
Book values of ledger assets over market value, viz: Bonds .....	3,436 00
<b>Total.....</b>	<b>3,674 61</b>
<b>Total admitted assets.....</b>	<b>\$427,214 57</b>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$8,725 31
Losses in process of adjustment, or in suspense.....	7,000 74
Losses resisted.....	1,000 00
<b>Total claims for losses.....</b>	<b>\$16,816 05</b>
Deduct reinsurance.....	1,696 36
<b>Net amount of unpaid losses.....</b>	<b>\$15,119 69</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$56,451 55
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	15,429 53
<b>Total unearned premiums as computed above.....</b>	<b>71,881 08</b>
State, county and municipal taxes due or accrued.....	800 00
Reinsurance premiums.....	17,498 21
<b>Total liabilities, except deposit capital.....</b>	<b>\$105,298 98</b>
Deposit capital.....	\$205,000 00
Surplus over all liabilities.....	116,915 59
<b>Surplus to policy holders.....</b>	<b>321,915 59</b>
<b>Total.....</b>	<b>\$427,214 57</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 4,258,107 00	\$ 49,540 12
Written during the year.....	16,689,564 00	219,194 55
<b>Totals.....</b>	<b>\$20,947,671 00</b>	<b>\$268,734 67</b>
Expired and terminated.....	8,049,828 00	97,654 77
<b>In force at end of the year.....</b>	<b>\$12,897,843 00</b>	<b>\$171,079 90</b>
Deduct amount reinsured.....	2,336,330 00	38,870 30
<b>Net amount in force.....</b>	<b>\$10,561,513 00</b>	<b>\$132,279 60</b>

## [RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.]

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$8,898,532 00	\$112,903 10
More than one and not more than three years to run.....	1,486,531 00	17,125 23
More than three years to run.....	176,450 00	2,251 27
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$10,561,513 00</b>	<b>\$132,279 60</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$15,000 00
Losses incurred during the year, fire .....	<u>52,543 01</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$3,302,485 00
Less.....	<u>1,152,088 00</u>
Net risks written .....	<u>\$2,150,397 00</u>
Gross premiums received .....	\$40,993 04
Less.....	<u>11,220 37</u>
Net premiums received .....	<u>\$29,772 67</u>
Net losses paid.....	<u>\$8,584 94</u>
Net losses incurred.....	<u>\$8,805 58</u>

## SCHEDULE A.

Description.	Bonds.	Book value.	Market value.
Government of the Province of New Brunswick, 3s .....		\$40,350 27	\$40,592 87
City of Cleveland, Ohio, reg., 4s .....		25,500 00	25,250 00
City of Cincinnati, Ohio, refund., 3½s .....		20,000 00	18,400 00
City of Columbus, water purifying and supply, 4s .....		21,226 00	20,496 00
City of New York, deb., 3½s .....		36,800 00	36,620 00
City of Los Angeles, sewer, 3½s .....		105,600 00	104,500 00
City of Seattle, school dist., 4s .....		101,360 00	101,560 00
Totals.....		<u>\$350,845 27</u>	<u>\$347,408 87</u>

## UNITED STATES BRANCH.

## STATE FIRE INSURANCE COMPANY, (LIMITED).

Principal office in United States, No. 36 Pearl street, Hartford, Conn.

## YEAR ENDING DECEMBER 31, 1909.

[Located at Liverpool, Eng.; incorporated April 10, 1891; commenced business in Illinois Dec. 29, 1897.]

JAMES H. BREWSTER, United States Manager.

H. J. ULLMAN, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in Connecticut ..	<u>\$223,000 00</u>
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$452,372 69</u>

## INCOME.

	Fire.
Gross premiums .....	\$219,690 82
Deduct reinsurance and return premiums .....	<u>110,460 72</u>
Total premiums .....	\$109,220 10
Interest on bonds and dividends on stocks, \$15,150.19; other sources, \$220.54 .....	15,370 73
Agent's balances previously charged off .....	100 00
From all other sources, viz: Sale of rights, New York, New Haven & Hartford R. R. Co. ....	10 50
Total income.....	<u>\$124,761 33</u>
Total.....	<u>\$577,134 02</u>

## DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$72,145 03
Deduct salvage, \$950.14, and reinsurance, \$28,213.08 .....	29,172 22
Net amount paid for losses.....	\$42,972 81
Expenses of adjustment, settlement of losses.....	1,255 17
Commissions or brokerage.....	21,738 61
Allowances to local agencies for miscellaneous agency expenses.....	767 27
Salaries and expenses of special and general agents.....	2,895 70
Salaries, fees and other charges of officers, trustees, agents and employes.....	5,504 81
Rents—including company's occupancy of its own buildings.....	379 38
Advertising, printing and stationery.....	1,148 64
Postage, telegrams, telephone and express.....	1,256 81
Legal expenses.....	400 00
Maps, including corrections.....	156 94
Underwriters' boards and tariff associations.....	1,884 80
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....	2,079 84
Inspections and surveys.....	51 95
State taxes on premiums.....	1,857 87
Insurance department licenses and fees.....	2,533 25
All other licenses, fees and taxes.....	902 25
Agents' balances charged off.....	60 00
All other disbursements, viz: Miscellaneous expenses.....	286 97
Remittance to home office.....	25,186 51
Total disbursements.....	<u>\$113,319 68</u>
Balance.....	<u>\$463,814 34</u>

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest (Schedule A).....	\$408,697 40
Deposited in trust companies and banks not on interest.....	304 29
Deposited in trust companies and banks on interest.....	20,684 02
Agents' balances, representing business written subsequent to October 1, last.....	30,490 50
Agents' balances, representing business written prior to October 1, last.....	3,638 13
Total ledger assets.....	<u>\$463,814 34</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	3,779 16
Gross assets.....	<u>\$467,593 50</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last.....	\$ 3,638 13
Book values of ledger assets over market value, viz.: Bonds and stocks.....	33,807 15
Total.....	<u>37,445 28</u>
Total admitted assets.....	<u>\$430,148 22</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$4,838 57
Losses in process of adjustment or in suspense.....	3,947 00
Losses resisted.....	2,700 00
Total claims for losses.....	<u>\$11,485 57</u>
Deduct reinsurance.....	4,376 04
Net amount of unpaid losses.....	\$ 7,109 53
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$41,784 94
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	46,286 47
Total unearned premiums as computed above.....	88,071 41
State, county and municipal taxes due or accrued.....	2,500 00
Total liabilities, except deposit capital.....	<u>\$ 97,680 94</u>
Deposit capital.....	\$223,000 00
Surplus over all liabilities.....	109,467 28
Surplus to policy holders.....	332,467 28
Total.....	<u>\$430,148 22</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$17,698,397 00	\$236,477 95
Written during the year.....	17,689,179 00	219,680 82
Totals.....	\$35,387,576 00	\$456,158 77
Expired and terminated.....	15,093,099 00	197,947 99
In force at end of the year.....	\$20,294,477 00	\$258,210 78
Deduct amount reinsured.....	6,928,284 00	90,666 17
Net amount in force.....	<u>\$13,366,193 00</u>	<u>\$167,544 61</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums
In force, having from date of policy not more than one year to run.....	\$7,063,340 00	\$83,569 89
More than one and not more than three years to run.....	4,526,889 00	59,332 06
More than three years to run.....	1,755,964 00	24,642 66
Net amount in force Dec. 31, 1909.....	<u>\$13,366,193 00</u>	<u>\$167,544 61</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$14,000 00
Losses incurred during the year, fire.....	<u>42,425 39</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,657,007 00
Less.....	1,443,336 00
Net risks written.....	<u>\$1,213,671 00</u>
Gross premiums received.....	\$35,411 59
Less.....	16,818 61
Net premiums received.....	<u>\$18,592 98</u>
Net losses paid.....	<u>\$6,578 79</u>
Net losses incurred.....	<u>\$5,270 62</u>

## SCHEDULE A.

Description.	Bonds and Stocks.	Book value.	Market value.
New York, N. Y., docks and ferries, 3½s.....		\$61,017 15	\$51,300 00
New York, N. Y., docks, 3½s.....		48,590 00	43,240 00
New York, N. Y., repaving of streets, 3½s.....		86,000 00	72,800 00
New York, N. Y., rapid transit, 3½s.....		18,445 00	15,300 00
New York, N. Y., corp., 4½s.....		20,115 00	19,980 00
Atchafalpa, Topeka & Santa Fé R. R. gen. mort., 4s.....		9,980 00	10,000 00
Chicago, Rock Island & Pacific R. R., gen. mort., 4s.....		10,505 00	9,900 00
Cleveland, Cincinnati, Chicago & St. Louis R. R., gen. mort., 4s.....		9,558 00	9,700 00
Central Pacific R. R., refund, 4s.....		10,040 00	9,700 00
Illinois Central R. R., Omaha div., 1st mort., 3s.....		8,375 00	8,200 00
Lehigh Valley R. R., gen. consol., 4s.....		9,890 00	9,700 00
Louisville & Nashville R. R., unif., 4s.....		1,915 00	2,000 00
Manhattan Elevated, consol. mort., 4s.....		10,366 00	9,800 00
New York Central & H. R. R. R., Lake Shore coll., 3½s.....		9,330 00	8,100 00
New York, New Haven & Hartford R. R. Co., conv., deb., 6s.....		18,375 00	20,100 00
Norfolk & Western R. R., 1st mort., 4s.....		9,630 00	9,800 00
Northern Pacific R. R., land grant, 4s.....		9,500 00	10,390 00
Pitts., Cin., Chi. & St. L. R. R., consol. mort., ser. A., 4½s.....		11,150 00	10,700 00
Reading R. R., gen. mort., 4s.....		10,145 00	10,000 00
Rome, Watertown & Ogdensburg R. R., 1st consol., 5s.....		12,190 00	10,900 00
Southern R. R., 1st consol., 5s.....		12,100 00	11,200 00
Union Pacific R. R., 1st mort. and land grant, 4s.....		10,325 00	10,200 00
New York, New Haven & Hartford R. R. Co.....		1,156 25	1,970 25
Totals.....		<u>\$408,697 40</u>	<u>\$374,890 25</u>

UNITED STATES BRANCH.  
SUN INSURANCE OFFICE.

Principal office in the United States, No. 54 Pine street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at London, Eng.; incorporated, A. D., 1710; commenced business in Illinois in Dec. 18, 1882.]

J. J. GUILLE, United States Manager.

H. N. KELSEY, Attorney in Illinois at Evanston.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	\$300,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$3,959,260 73</u>

INCOME.

	Fire.	
Gross premiums.....	\$3,824,150 50	
Deduct reinsurance and return premiums.....	747 031 60	
Total premiums.....		\$3,077,118 90
Interest on mortgage loans.....	\$ 1,250 00	
Interest on bonds and dividends on stocks, \$130,781.70; other sources, \$7,323.18.....	138,104 88	
Rents—including company's occupancy of its own buildings.....	23,085 46	
Total interest and rents.....		162,440 34
Profit on sale or maturity of ledger assets.....		13,186 93
Remittance from home office.....		6,354 93
Total income.....		<u>\$3,259,101 10</u>
Total.....		<u>\$7,218,361 83</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$1,496,966 92	
Deduct salvage, \$7,883.57, and reinsurance, \$65,306.69.....	73,190 26	
Net amount paid for losses.....		\$1,423,766 66
Expenses of adjustment, settlement of losses.....		34,632 51
Commissions or brokerage.....		680,505 66
Allowances to local agencies for miscellaneous agency expenses.....		9,094 36
Salaries and expenses of special and general agents.....		69,706 45
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		147,506 16
Rents—including company's occupancy of its own buildings.....		21,380 00
Advertising, printing and stationery.....		39,708 74
Postage, telegrams, telephone and express.....		20,886 76
Legal expenses.....		1,760 96
Furniture and fixtures.....		1,414 02
Maps, including corrections.....		6,440 57
Underwriters' boards and tariff associations.....		50,067 02
Fire department, fire patrol and salvage corps assessments, fees taxes and assessments		28,790 41
Inspections and surveys.....		3,746 03
Repairs and expenses on real estate.....		7,683 27
Taxes on real estate.....		4,815 45
State taxes on premiums.....		44,253 65
Insurance department licenses and fees.....		11,768 92
All other licenses, fees and taxes.....		11,047 25
Loss on sale or maturity of ledger assets.....		14,095 39
Remittance to home office.....		411,376 45
Total disbursements.....		<u>\$3,044,446 69</u>
Balance.....		<u>\$4,173,915 14</u>



## LEDGER ASSETS.

Book value of real estate .....	\$290,637 79
Mortgage loans on real estate .....	25,000 00
Book value of bonds and stocks, excluding interest (Schedule A) .....	3,124,682 14
Cash in office .....	679 24
Deposited in trust companies and banks not on interest .....	71,336 93
Deposited in trust companies and banks on interest .....	227,830 04
Agents' balances, representing business written subsequent to October 1, last .....	425,073 85
Agents' balances, representing business written prior to October 1, last .....	8,675 15
Total ledger assets .....	<u>\$4,173,915 14</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 208 33
Interest due and accrued on bonds .....	34,108 70
Rents accrued on company's property .....	1,316 67
Total .....	<u>40,633 70</u>
Market value of bonds and stocks over book value .....	50,563 16
Gross assets .....	<u>\$4,265,112 00</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last .....	\$ 8,675 15
Book value of ledger assets over market value, viz.: Real estate .....	19,637 79
Total .....	<u>28,312 94</u>
Total admitted assets .....	<u>\$4,236,799 06</u>

## LIABILITIES.

Losses adjusted and unpaid, not due .....	\$ 81,371 00
Losses in process of adjustment or in suspense .....	166,842 00
Losses resisted .....	8,006 00
Total claims for losses .....	<u>\$256,819 00</u>
Deduct reinsurance .....	12,750 00
Net amount of unpaid losses .....	\$ 244,069 00
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$1,040,377 83
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	1,625,589 69
Total unearned premiums as computed above .....	2,665,967 52
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	2,272 44
State, county and municipal taxes due or accrued .....	61,542 38
Reinsurance premiums .....	7,728 00
Total liabilities, except deposit capital .....	<u>\$2,981,579 34</u>
Deposit capital .....	\$300,000 00
Surplus over all liabilities .....	955,219 72
Surplus to policy holders .....	1,255,219 72
Total .....	<u>\$4,236,799 06</u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1098 .....	\$473,232,761 00	\$5,032,123 33
Written during the year .....	348,567,911 00	3,824,150 50
Totals .....	<u>\$821,800,672 00</u>	<u>\$8,846,273 83</u>
Expired and terminated .....	313,453,565 00	3,400,100 94
In force at end of the year .....	\$508,347,108 00	\$5,396,112 89
Deduct amount reinsured .....	25,984,352 00	254,828 49
Net amount in force .....	<u>\$482,452,756 00</u>	<u>\$5,141,284 40</u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$176,080,218 00	\$2,080,755 65
More than one and not more than three years to run.....	221,043,649 00	2,053,155 47
More than three years to run.....	85,348,888 00	1,007,373 28
Net amount in force Dec. 31, 1909.....	<u>\$482,452,755 00</u>	<u>\$5,141,284 40</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000 00
Losses incurred during the year, fire.....	<u>1,443,640 66</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$17,156,926 00
Less.....	<u>4,111,561 00</u>
Net risks written.....	<u>\$13,045,365 00</u>
Gross premiums received.....	\$212,334 54
Less.....	<u>41,182 17</u>
Net premiums received.....	<u>\$171,152 37</u>
Net losses paid.....	<u>\$70,333 25</u>
Net losses incurred.....	<u>\$78,961 25</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
District of Columbia, fund., 3½s.....	\$214,250 00	\$214,000 00
City of Cleveland, Ohio, reg., grade crossing, 4s.....	106,250 00	101,000 00
City of N. Y., corp., exempt, reg., 4s.....	51,250 00	50,000 00
City of N. Y., corp., exempt, reg., 4½s.....	56,007 25	61,050 00
City of Richmond, Va., 5s.....	8,800 00	8,800 00
City of Richmond, Va., 4s.....	1,900 00	2,020 00
City of Savannah, Ga., fund., 4½s.....	10,787 50	10,800 00
Atchison, Topeka & Santa Fé, 100 year adj., 4s.....	46,468 58	47,000 00
Atchison, Topeka & Santa Fé, transcontinental short line, 1st mort., 4s.....	23,793 90	23,500 00
Atlantic Coast Line R. R. Co., equip., 4s.....	12,898 50	14,550 00
Atlantic Coast Line R. R. Co., L. & N., coll., 4s.....	22,286 81	23,750 00
Atlantic Coast Line R. R. Co., equip., 4s.....	24,552 05	24,250 00
B. & O. R. R. Co., Pitts., L. E. & W. Va. System, refund., mort., 4s.....	49,750 00	46,500 00
Baltimore & Ohio S.-W. div., 1st mort., 3½s.....	34,950 00	36,000 00
Baltimore & Ohio R. R. Co., prior lien, 3½s.....	23,281 25	23,250 00
Bangor & Aroostook R. R. Co., car trust ser. C., 5s.....	20,000 00	20,000 00
Brooklyn Union Elevated R. R. Co., 1st mort., 5s.....	30,181 43	30,900 00
Central of Georgia Ry. Co., 1st mort., Greenville & Newman main line, 4s.....	24,346 30	24,250 00
Central Pacific Ry. Co., 1st refund., mort., 4s.....	24,248 60	24,250 00
Central R. R. Co. of New Jersey, equip. C., 4s.....	23,222 90	24,750 00
Central R. R. Co., of New Jersey, gen. mort., 6s.....	29,049 86	31,250 00
Chesapeake & Ohio Ry. Co., gen. mort., 4½s.....	25,959 38	25,750 00
Chesapeake & Ohio Ry. Co., 1st consol. mort., 50 year, 5s.....	10,237 50	11,400 00
Chicago & Alton R. R. Co., equip. ser. E., 4½s.....	24,834 64	24,750 00
Chicago & Alton R. R. Co., refund. 50 year, 3s.....	41,287 50	37,500 00
Chicago, Burlington & Quincy R. R. Co., Ill. div., 4s.....	25,272 00	25,200 00
Chicago & Eastern Illinois R. R. Co., refund. and imp., 4s.....	44,500 00	43,000 00
Chicago, Lake Shore & Eastern Ry. Co., 1st mort., 4½s.....	26,625 00	26,750 00
Chicago, Rock Island & Pacific Ry. Co., 4s.....	23,862 50	23,750 00
Chicago, Rock Island & Pacific Ry. Co., 1st and refund. mort., 4s.....	22,953 49	22,750 00
Chicago, Rock Island & Pacific Ry. Co., term. equip. ser. C., 4½s.....	25,000 00	24,500 00
Chicago & Rock Island Elevator Co., 1st mort., 5s.....	24,937 50	25,000 00
Chicago & Western Indiana R. R. Co., consol. 50 year, 4s.....	22,812 50	23,500 00
Cincinnati, Hamilton & Dayton R. R. Co., gen. mort., 5s.....	51,000 00	53,500 00
Clev., Cin., Chi. & St. L. R. R. Co., 1st mort. of Cairo, Vincennes & Chi. R. R. Co., 4s.....	23,000 00	23,500 00
Colorado & Southern Ry. Co., refund. and ext. mort., 4½s.....	48,897 50	49,000 00
Columbia & Greenville Co., 1st mort., 6s.....	15,326 25	16,050 00
Duluth, Messabe & Northern Ry. Co., gen. mort., 4s.....	53,375 00	53,000 00
Erie R. R. Co., gen. lien, 4s.....	21,772 17	19,250 00
Erie R. R. Co., Pennsylvania coll., 4s.....	23,625 00	21,500 00

## SCHEDULE A—Concluded.

## Bonds and Stocks.

Description.	Book value.	Market value
Ill. Central R. R. Co., St. Louis div. and term., 1st mort., 3s .....	\$15,375 00	\$15,800 00
Iowa Central Ry. Co., 1st mort., 5s .....	10,810 29	10,700 00
Iron Mt. car trust notes, ser. 8, guar. by St. L., I. M. & So. Ry. Co., 5s.	25,675 00	25,000 00
Kansas City Southern Ry. Co., 1st mort. 50 year, 3s .....	17,622 51	18,250 00
Kan. City Ft. Scott & Memphis R. R. Co., consol. mort., 6s .....	32,000 00	29,500 00
Lake Shore & Michigan Southern Ry. Co., 25 year, 4s .....	22,493 06	23,750 00
Lehigh & Hudson River R. R. Co., gen. mort., 30 year, 5s .....	14,775 00	15,600 00
Lehigh Valley Terminal, 1st mort., 3s .....	25,876 00	27,500 00
Louisville & Nashville R. R. Co., 1st mort., trust, 6s .....	26,741 00	27,250 00
Metropolitan St. Ry. Co., gen. mort. and coll. trust, 6s .....	22,300 00	16,000 00
Missouri Pacific Ry. Co., gold trust, 6s .....	24,406 25	25,250 00
Missouri Pacific Ry. Co., consol. mort., 6s .....	28,250 00	27,750 00
Mobile & Ohio R. R. Co., 1st mort., 6s .....	30,006 25	29,500 00
Mobile & Ohio R. R. Co., equip. notes C, 5s .....	24,412 50	25,000 00
Montana Central Ry. Co., 50 year, 1st mort., 5s .....	10,475 00	11,400 00
New Mex. Ry. & Coal Co., 1st mort. and coll. trust, 50 year, 6s .....	24,406 25	24,750 00
New York, Chicago & St. Louis R. R. Co., 25 year, 4s .....	23,421 88	23,000 00
N. Y. C. & Hudson River R. R. Co., Lake Shore, coll., reg., gold, 3½s	24,876 25	24,300 00
Norfolk & Western Ry. Co., equip. trust, ser. D, 4s .....	24,356 25	24,500 00
Norfolk & Western Ry. Co., gen. mort., gold loan, 6s .....	28,425 00	31,250 00
Northern Pacific Ry. Co., prior lien, Ry. and land grant, 4s .....	27,112 50	30,900 00
Northern Pacific-Grant Northern joint, C, B. & Q. coll., 4s .....	46,512 50	45,500 00
Ohio River R. R. Co., gen. mort., 5s .....	15,300 00	16,500 00
Oregon Short Line Ry. Co., 1st mort., 6s .....	29,687 50	29,250 00
Pennsylvania R. R. Co., 10 year conv., 3½s .....	39,102 55	38,800 00
Pine Bluff & Western R. R. Co., 20 year, 1st mort., 5s .....	26,093 75	25,250 00
Richmond, New York & Chesapeake, 2d mort., guar., 4½s .....	49,475 00	50,000 00
Rio Grande Junction R. R., 1st mort., 6s .....	22,500 00	26,500 00
St. Louis Bridge Co., 1st mort., 7s .....	32,500 00	32,000 00
St. L., Iron Mt. & So. Ry. Co., River & Gulf divs., 1st mort., 30 year, 4s	23,000 00	22,000 00
St. L., Iron Mt. & So. Ry. Co., unif. and refund., 4s .....	22,031 25	21,500 00
St. Louis & San Francisco R. R. Co., equip., gold, notes, ser. G., 4½s ..	23,170 63	24,500 00
St. Louis & San Francisco Ry. Co., gen. mort., 50 year, 6s .....	18,420 00	19,680 00
St. Louis Southwestern Ry. Co., 1st mort., 4s .....	23,718 75	23,250 00
St. Paul, Minn. & Manitoba Ry. Co., Pacific ext., 50 year, 4s .....	21,818 18	24,000 00
Southern Ry. Co., 1st consol., 5s .....	27,589 58	28,000 00
Southern Pacific R. R. Co., of Calif., 1st consol. mort., 5s .....	26,250 00	28,750 00
Southern Pacific R. R. Co., 1st refund. mort., 4s .....	23,937 50	23,750 00
Terminal R. R. Assn. of St. Louis, 1st mort., 4½s .....	24,250 00	26,750 00
Texas & Oklahoma R. R. Co., 1st mort., 40 year, 5s .....	26,864 58	27,000 00
Texas & Pacific Ry. Co., 1st mort., 5s .....	28,056 25	27,750 00
Toledo, St. Louis & Western R. R. Co., prior lien, 3½s .....	21,123 25	22,250 00
Toledo, St. Louis & Western R. R. Co., equip. trust notes, 4½s .....	19,524 00	19,800 00
Wabash R. R. Co., 1st mort., 5s .....	26,687 50	28,250 00
Washington Terminal Co., 1st mort., 3½s .....	27,592 67	29,440 00
Wisconsin Central Ry. Co., Superior & Duluth div. & term., 1st mort., 30-yr., 4s .....	23,125 00	23,000 00
American Telephone & Telegraph Co., col. trust, 4s .....	23,593 75	23,250 00
Detroit City Gas Co., 5s .....	24,031 25	25,250 00
Lehigh Valley Coal Co., 1st mort., 5s .....	25,000 00	27,250 00
Massachusetts Gas Co., 20-yr. sink fund, 4½s .....	4,825 00	4,900 00
Milwaukee Electric Ry. & Light Co., 30-yr. consol. mort., 5s .....	25,625 00	26,750 00
New England Cotton Yarn Co., 1st mort., 30-yr., 5s .....	15,000 00	15,750 00
New York Gas & Electric Light Heat & Power Co., 1st mort., 5s .....	27,734 38	25,750 00
New York Telephone Co., 1st and gen. mort., sink fund, 4½s .....	19,000 00	19,600 00
Philadelphia Co., 1st mort. and col. trust, 5s .....	27,281 25	26,000 00
United States Steel Corporation, reg. 50-yr., series F, 5s .....	25,250 00	28,750 00
Western Telephone & Telegraph Co., col. trust, 5s .....	25,331 25	24,500 00
Baltimore & Ohio, pref. .....	9,612 50	9,200 00
Chicago, Milwaukee & St. Paul Ry. Co., pref. .....	15,012 50	17,200 00
Cleveland & Pittsburgh R. R. Co., guar. .....	42,281 25	44,000 00
Illinois Central R. R. Co., leased line .....	27,825 00	29,400 00
Morris & Essex R. R. .....	24,023 79	27,750 00
Pennsylvania R. R. Co. .....	78,369 55	93,105 30
Pittsburgh, Beesemer & Lake Erie, guar. .....	14,584 38	14,000 00
Rennselaer & Saratoga R. R. Co., guar. .....	37,000 00	39,800 00
Rome, Watertown & Ogdensburg R. R. Co. .....	29,325 00	31,500 00
Southern Ry. Co., Mobile & Ohio, stock trust certs. ....	18,400 00	17,400 00
General Adjustment Bureau .....	350 00	350 00
Underwriters Salvage Co. of New York .....	1,000 00	1,250 00
Underwriters Salvage Co. of Chicago .....	1,000 00	750 00
Western Union Telegraph Co., capital .....	9,187 50	7,800 00
Totals .....	\$3,124,682 14	\$3,175,245 30

UNITED STATES BRANCH.  
SVEA FIRE AND LIFE INSURANCE COMPANY, (LIMITED).

Principal office in United States, No. 100 William street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Gothenburg, Sweden; incorporated May 18, 1866; commenced business in Illinois, Mar 2, 1896.]

M. L. DUNCAN, United States Manager.

GEO. A. FOLLANSBEE, Attorney in Illinois at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois deposited in New York.....	\$210,000 00	
Amount of ledger assets, Dec. 31, of previous year.....		\$1,201,425 06

INCOME.

	Fire.	
Gross premiums.....	\$946,043 15	
Deduct reinsurance and return premiums.....	239,682 73	
Total premiums.....		\$706,360 42
Interest on bonds, \$33,712.23; other sources, \$3,674.23.....		37,386 46
Remittance from home office.....		2,255 66
Total income.....		\$746,002 54
Total.....		\$1,947,427 62

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$371,547 59	
Deduct salvage, \$2,665.69; and reinsurance, \$14,170.68.....	16,836 37	
Net amount paid for losses.....		\$354,711 22
Expenses of adjustment, settlement of losses.....		8,938 81
Commissions or brokerage.....		191,451 46
Allowances to local agencies for miscellaneous agency expenses.....		2,174 36
Salaries and expenses of special and general agents.....		20,080 75
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		24,003 24
Rents.....		4,200 00
Advertising, printing and stationery.....		5,404 20
Postage, telegrams, telephone and express.....		1,541 64
Legal expenses.....		121 25
Furniture and fixtures.....		364 38
Maps, including corrections.....		1,729 19
Underwriters' boards and tariff associations.....		8,942 73
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		6,777 41
Inspections and surveys.....		2,001 95
State taxes on premiums.....		8,279 65
Insurance department licenses and fees.....		4,682 63
All other licenses, fees and taxes.....		1,677 00
Loss on sale or maturity of ledger assets.....		4,756 25
All other disbursements, viz: Home office expenses, \$6,580.51; traveling expenses, \$310.55; miscellaneous expenses, \$2,064.04; bank exchange, \$252.25.....		9,207 35
Total disbursements.....		\$661,045 47
Balance.....		\$1,286,382 15

## LEDGER ASSETS.

Book value of bonds, excluding interest (Schedule A) .....	\$930,010 65
Cash in office .....	11,663 31
Deposited in trust companies and banks not on interest .....	16,536 90
Deposited in trust companies and banks on interest .....	199,280 61
Agent's balances, representing business written subsequent to October 1, last .....	104,637 63
Agent's balances, representing business written prior to October 1, last .....	1,193 49
Bills receivable taken for fire risks .....	23,059 58
Total ledger assets .....	<u>\$1,286,382 15</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	9,800 85
Gross assets .....	<u>\$1,296,183 00</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 1,193 49
Book values of ledger assets over market value, viz: Bonds .....	31,050 65
Total .....	<u>32,244 14</u>
Total admitted assets .....	<u><u>\$1,263,938 86</u></u>

## LIABILITIES.

Losses adjusted and unpaid, due and not due .....	\$26,240 96
Losses in process of adjustment, or in suspense .....	35,445 98
Losses resisted .....	6,993 53
Total claims for losses .....	<u>\$68,680 47</u>
Deduct reinsurance .....	4,758 32
Net amount of unpaid losses .....	<u>\$ 63,922 15</u>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$234,224 57
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	385,901 26
Total unearned premiums as computed above .....	620,125 83
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	667 17
State, county and municipal taxes due or accrued .....	11,463 00
Commissions, brokerage and other charges due or to become due to agents and brokers .....	1,283 07
Total liabilities, except deposit capital .....	<u>\$697,461 22</u>
Deposit capital .....	\$210,000 00
Surplus over all liabilities .....	<u>356,477 64</u>
Surplus to policy holders .....	<u>566,477 64</u>
Total .....	<u><u>\$1,263,938 86</u></u>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$87,574,519 00	\$1,162,894 11
Written during the year .....	73,200,514 00	946,043 15
Totals .....	<u>\$160,775,033 00</u>	<u>\$2,108,937 26</u>
Expired and terminated .....	64,891,845 00	882,927 49
In force at end of the year .....	<u>\$95,883,188 00</u>	<u>\$1,226,009 77</u>
Deduct amount reinsured .....	5,415,470 00	58,682 06
Net amount in force .....	<u><u>\$90,467,718 00</u></u>	<u><u>\$1,167,327 69</u></u>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$34,777,606 00	\$468,449 15
More than one and not more than three years to run .....	40,858,697 00	470,972 20
More than three years to run .....	14,831,515 00	227,906 34
Net amount in force Dec. 31, 1909 .....	<u><u>\$90,467,718 00</u></u>	<u><u>\$1,167,327 69</u></u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	349,487 20

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$7,851,588 00
Less.....	2,501,075 00
Net risks written.....	\$5,350,513 00
Gross premiums received.....	\$100,801 15
Less.....	27,179 35
Net premiums received.....	\$73,621 80
Net losses paid.....	\$33,817 60
Net losses incurred.....	\$29,878 49

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
Massachusetts, state of, gold, 3½s.....	\$102,737 95	\$ 87,300 00
New York, state of, canal imp. loan, gold, exempt, 3s.....	106,000 00	100,000 00
New York, con. stock of the city of, additional water, gold, exempt, 3½s.....	26,375 00	24,500 00
New York, con. stock of the city of, college, gold, exempt, 3½s.....	26,375 00	24,500 00
New York, con. stock of the city of, dock, 3s.....	9,215 00	9,100 00
New York, con. stock of the city of, dock, gold, exempt, 3½s.....	32,400 00	28,200 00
New York, con. stock of the city of, repaving sts. and aves., 3s.....	19,464 00	20,000 00
New York, con. stock of the city of, Riverside park, coup., 3s.....	9,542 00	9,600 00
New York, con. stock of the city of, school house, gold, exempt, 3½s.....	127,500 00	97,000 00
New York, con. stock of the city of, school house, gold, exempt, 3½s.....		19,400 00
Atchison, Topeka & Santa Fé Ry. Co., gen. mort., gold, 4s.....	25,477 66	25,000 00
Atchison, Topeka & Santa Fé Ry. Co., con., gold, 5s.....	15,037 50	18,460 00
Baltimore & Ohio Ry. Co. (Pitts. Jet. & Middle div.), coup, 3½s.....	8,537 50	9,000 00
Chesapeake & Ohio Ry. Co., gen. mort., gold, 4½s.....	26,218 75	25,750 00
Chicago, Burlington & Quincy R. R. Co. (Iowa div.), sink. fund, coup., 4s.....	23,375 00	25,000 00
Chl., Rock Island & Pac. Ry. Co., 1st and ref. mort., gold, coup., 4s.....	8,812 50	9,100 00
Erie R. R. Co. (Pennsylvania Coal Co.), 4s.....	6,632 50	6,020 00
Erie R. R. Co. (Penn. col., coup, gold), 4s.....	10,726 25	11,180 00
Flint & Pere Marquette Ry. Co., 1st mort, coup., 5s.....	15,918 75	16,050 00
Georgia Midland Ry. Co., 1st mort., gold, 3s.....	21,600 00	19,500 00
Lake Shore & Michigan Southern Ry. Co., coup., gold, 4s.....	18,175 00	19,000 00
Lehigh & Wilkes-Barre Coal Co. (guar. by Central R. R. of N. J.), consol mort., 4½s.....	25,063 75	25,000 00
Norfolk & Western R. R. Co., coup., gen. mort., gold, 6s.....	11,370 00	12,500 00
Norfolk & Western R. R. Co., Pocahontas Jt., coup, gold, 4s.....	8,612 50	8,900 00
Northern Pacific Ry. Co., prior lien Ry. & Land grant, gold, 4s.....	51,062 50	51,500 00
Oregon R. R. & Navigation Co., coup., consol. mort., gold, 4s.....	10,080 00	11,760 00
Oregon Short Line R. R., coup., consol., 1st mort., gold, 5s.....	3,026 25	3,390 00
Oregon Short Line R. R. Co., consol. 1st mort., 5s.....	11,212 50	11,300 00
Richmond, York River & Ches. Ry. Co., (guar. by So. Ry. Co.), 4½s.....	41,685 00	42,000 00
St. Louis & San Francisco R. R. Co., refund., 4s.....	27,337 50	25,500 00
St. Paul, Minn. & Man. Ry. Co. (Gt. Nor. Ry. Co.), coup, consol., mort., gold, 4½s.....	20,200 00	21,400 00
Southern Ry. Co., 1st mort., consol., 5s.....	3,481 54	3,360 00
Wheeling & Lake Erie Ry. Co., 1st mort., 5s.....	10,062 50	10,500 00
Central Leather Co., 1st lien, 5s.....	24,750 00	24,750 00
Providence Securities Co., gold, coup., 4s.....	16,947 50	17,200 00
U. S. Steel Corporation, sink. fund., 5s.....	24,968 75	26,250 00
Totals.....	\$930,010 65	\$898,960 00

**UNITED STATES BRANCH**  
**SWITZERLAND GENERAL INSURANCE COMPANY.**

Principal office in United States, No. 18 Exchange pl., New York, N. Y.

**YEAR ENDING DECEMBER 31, 1909.**

[Located at Zurich, Switz.; incorporated, 1870; commenced business in Illinois May 14, 1909.]

J. BERTSCHMANN, United States Manager.

GEO. L. McCURDY, Attorney in Illinois at Chicago.

**CAPITAL.**

Deposit capital pursuant to laws of Illinois, deposited in New York.....	\$225,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$529,003 75</u>

**INCOME.**

	Marine and Inland.
Gross premiums.....	\$570,679 23
Deduct reinsurance and return premiums.....	<u>68,616 48</u>
Total premiums.....	\$502,062 75
Interest on bonds.....	7,875 00
Remittance from home office.....	<u>37,584 61</u>
Total income.....	<u>\$547,472 36</u>
Total.....	<u>\$1,076,476 11</u>

**DISBURSEMENTS.**

	Marine and Inland.
Gross amount paid for losses.....	\$332,612 12
Deduct salvage, \$17,201.48 and reinsurance, \$15,166.02.....	<u>32,367 50</u>
Net amount paid for losses.....	\$300,244 62
Commissions or brokerage.....	90,476 56
Allowances to local agencies for miscellaneous agency expenses.....	293 09
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	11,191 82
Postage, telegrams, telephone and express.....	716 90
Inspections and surveys.....	298 71
State taxes on premiums.....	9,388 12
Insurance department licenses and fees.....	228 14
Remittance to home office.....	<u>184,725 00</u>
Total disbursements.....	<u>\$597,562 96</u>
Balance.....	<u>\$478,913 15</u>

**LEDGER ASSETS.**

Book value of bonds, excluding interest (Schedule A).....	\$421,784 85
Deposited in trust companies and banks not on interest.....	27,479 25
Agent's balances, representing business written subsequent to October 1, last.....	<u>29,649 05</u>
Total ledger assets.....	<u>\$478,913 15</u>

**NON-LEDGER ASSETS.**

Interest due and accrued on bonds.....	1,312 50
Gross assets.....	<u>\$480,225 65</u>

## DEDUCT ASSETS NOT ADMITTED.

Book values of ledger assets over market value, viz: Bonds.....	\$10,084 85
Total admitted assets.....	<u>\$470,140 80</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$98,791 13	
Deduct reinsurance.....	<u>2,858 00</u>	
Net amount of unpaid losses.....		\$95,933 13
Unearned premiums at 50 per cent on inland navigation risks.....	\$52,585 59	
Unearned premiums at 100 per cent on marine risks.....	<u>38,496 96</u>	
Total unearned premiums as computed above.....		91,072 55
State, county and municipal taxes due or accrued.....		3,235 31
Commissions, brokerage and other charges due or to become due to agents and brokers.....		<u>5,718 43</u>
Total liabilities, except capital deposit capital.....		\$195,959 42
Deposit capital.....	\$225,000 00	
Surplus over all liabilities.....	<u>49,181 38</u>	
Surplus to policy holders.....		274,181 38
Total.....		<u>\$470,140 80</u>

## RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 4,232,952 00	\$106,807 44
Written during the year.....	<u>147,670,446 00</u>	<u>570,679 23</u>
Totals.....	\$151,903,398 00	\$677,486 67
Expired and terminated.....	<u>146,573,476 00</u>	<u>515,520 64</u>
In force at end of the year.....	\$5,329,922 00	\$161,966 03
Deduct amount reinsured.....	<u>552,986 00</u>	<u>18,307 89</u>
Net amount in force.....	<u>\$4,776,936 00</u>	<u>\$143,658 14</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland.....	<u>\$270,418 49</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$3,163,556 00
Less.....	<u>29,569 00</u>
Net risks written.....	<u>\$3,133,987 00</u>
Gross premiums received.....	\$23,924 08
Less.....	<u>137 28</u>
Net premiums received.....	<u>\$23,786 80</u>
Net losses paid.....	<u>\$6,350 07</u>
Net losses incurred.....	<u>\$12,530 31</u>



## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
City of New York, corp., 3½s.....	\$ 24,975 00	\$ 22,500 00
City of New York, consol., 3½s.....	200,000 00	192,000 00
Baltimore & Ohio, 1st mort., 4s.....	19,000 00	19,800 00
Baltimore & Ohio, 1st mort., 4s.....	10,025 00	9,900 00
Union Pacific, 1st mort., 4s.....	30,600 00	30,600 00
Atchison, Topeka & Santa Fé, gen., gold., 4s.....	25,048 75	25,000 00
Chicago, Burlington & Quincy, trust, 4s.....	29,700 00	29,100 00
Chicago, Milwaukee & St. Paul, deb., 4s.....	14,250 00	14,100 00
Pennsylvania, convt., 3½s.....	48,048 60	48,500 00
New York City, 4½s.....	10,737 50	11,100 00
New York, Central & Hudson River R. R., pref., 3½s.....	9,400 00	9,100 00
Totals.....	<u>\$421,784 85</u>	<u>\$411,700 00</u>

## UNITED STATES BRANCH.

THAMES AND MERSEY MARINE INSURANCE COMPANY,  
(LIMITED).

Principal office in United States, No. 82-92 Beaver street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Liverpool, England; incorporated June, 1860; commenced business in Illinois Aug. 18, 1890.]

H. K. FOWLER, United States Manager.

JOHN H. MAC GREGOR, Attorney in Illinois at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Massachusetts.....	<u>\$310,000 00</u>
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$742,617 59</u>

## INCOME.

	Marine and Inland.	
Gross premiums.....	\$721,127 67	
Deduct reinsurance and return premiums.....	<u>194,565 57</u>	
Total premiums (other than perpetuals).....		\$526,562 10
Interest on bonds and dividends on stocks.....		24,450 00
Refunds, etc., received account home office.....		<u>28,984 17</u>
Total Income.....		<u>\$579,996 27</u>
Total.....		<u>\$1,322,613 86</u>

## DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses .....	\$225,147 17
Deduct salvage, \$29,675.13; and reinsurance, \$56,376.52 .....	88,051 65
Net amount paid for losses .....	\$139,095 52
Expenses of adjustment, settlement of losses .....	3,211 30
Commissions or brokerage .....	44,834 47
Allowances to local agencies for miscellaneous agency expenses .....	5,102 77
Salaries and expenses of special and general agents .....	2,417 35
Salaries, fees and other charges of officers, directors, trustees, agents and employes .....	34,863 94
Rents—including company's occupancy of its own buildings .....	5,750 00
Advertising, printing and stationery .....	2,311 81
Postage, telegrams, telephone and express .....	2,321 06
Legal expenses .....	1,290 63
Furniture and fixtures .....	707 69
Underwriters' boards and tariff associations .....	1,713 24
Inspections and surveys .....	800 00
State taxes on premiums .....	9,984 93
Insurance department licenses and fees .....	1,842 99
All other disbursements, viz: Subscriptions and traveling expenses, \$1,743.75; claims, etc., paid account home office, \$104,277.87; value of coms. remitted to home office, \$47,900.00. ....	153,923 62
Remittance to home office .....	185,220 00
Total disbursements .....	\$594,989 32
Balance .....	\$727,624 54

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest (Schedule A) .....	\$623,683 50
Cash in office .....	11 71
Deposited in trust companies and banks not on interest .....	529 84
Agent's balances, representing business written subsequent to October 1, last .....	101,398 79
Agent's balances, representing business written prior to October 1, last .....	2,000 70
Total ledger assets .....	\$727,624 54

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	2,752 08
Gross assets .....	\$730,376 62

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 2,000 70
Book values of ledger assets over market value, viz: Bonds and stocks .....	53,633 50
Special deposits to secure liabilities in South Carolina and Georgia .....	21,400 00
Total .....	77,034 20
Total admitted assets .....	\$653,342 42

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$142,388 00
Deduct reinsurance .....	8,100 00
Net amount of unpaid losses .....	\$134,288 00
Unearned premiums at 50 per cent on inland navigation risks .....	\$10,463 93
Unearned premiums at 100 per cent on marine risks .....	63,893 08
Total unearned premiums as computed above .....	74,357 01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	1,500 00
State, county and municipal taxes due or accrued .....	14,816 91
Commissions, brokerage and other charges due or to become due to agents and brokers .....	2,219 58
Reinsurance premiums .....	45,855 92
Total liabilities, except capital deposit .....	\$273,037 42
Deposit capital .....	\$310,000 00
Surplus over all liabilities .....	70,305 00
Surplus to policy holders .....	380,305 00
Total .....	\$653,342 42

## RISKS AND PREMIUMS.

	Marine and Inland Risks	Premiums.
In force Dec. 31, 1908.....	\$ 6,966,365 00	\$ 85,528 71
Written during the year.....	151,583,790 00	721,127 67
Totals.....	\$158,553,155 00	\$86,656 38
Expired and terminated.....	152,129,556 00	718,733 94
In force at end of the year.....	\$6,423,599 00	\$87,922 44
Deduct amount reinsured.....	255,155 00	3,101 50
Net amount in force.....	<u>\$6,168,444 00</u>	<u>\$84,820 94</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland.....	<u>\$77,306 52</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$1,401,074 00
Less.....	74,222 00
Net risks written.....	<u>\$1,326,852 00</u>
Gross premiums received.....	\$5,901 17
Less.....	250 36
Net premiums received.....	<u>\$5,650 81</u>
Net losses paid.....	<u>\$2,269 68</u>
Net losses incurred.....	<u>\$4,434 02</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Boston, city of, 3½s.....	\$ 52,250 00	\$ 47,687 50
Georgia, state of, 4½s.....	11,488 00	10,450 00
New York, city of, 3½s.....	212,620 00	181,500 00
New York, city of, 3½s.....	9,800 00	8,987 50
Portland, city of, 5s.....	11,975 00	10,950 00
Chicago, Burlington & Quincy R. R. Co. (Illinois div.), 3½s.....	19,850 00	17,950 00
Illinois Central R. R. Co. (St. Louis div.), 3½s.....	29,775 00	26,700 00
St. Paul, Minneapolis & Manitoba Ry. Co. (Montana ext.), 4s.....	15,262 50	14,775 00
Allegheny Western Ry. Co.....	59,830 00	58,000 00
Beech Creek R. R. Co.....	26,933 00	25,375 00
Cleveland & Pittsburg R. R. Co.....	27,675 00	26,400 00
Illinois Central R. R. Co., leased lines.....	46,250 00	45,000 00
Morris & Essex R. R. Co.....	28,275 00	27,525 00
Pittsburg, Fort Wayne & Chicago Ry. Co.....	45,100 00	43,750 00
Rome, Watertown & Ogdensburg R. R. Co.....	26,600 00	25,000 00
Totals.....	<u>\$623,683 50</u>	<u>\$570,050 00</u>

UNITED STATES BRANCH  
UNION MARINE INSURANCE COMPANY, (LIMITED).

Principal office in United States, No. 37-43 Wall street, New York, N. Y.

YEAR ENDING DECEMBER 31, 1909.

[Located at Liverpool, England; incorporated, 1863; commenced business in Illinois Apr. 30, 1881.]

FRANZ HERRMANN, United States Manager.

J. S. WALL, Attorney in Illinois at Chicago.

CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York, Massachusetts and Ohio.....	\$410,445 35
Amount of ledger assets, Dec. 31, of previous year .....	<u>\$665,213 98</u>

INCOME.

	Marine and Inland.
Gross premiums.....	\$1,387,218 43
Deduct reinsurance and return premiums.....	<u>665,500 28</u>
Total premiums (other than perpetuals).....	\$731,718 15
Interest on bonds, \$18,745.00; other sources, \$1,168.26.....	19,913 28
Remittance from home office.....	<u>20,619 48</u>
Total income.....	<u>\$772,250 89</u>
Total.....	<u>\$1,437,464 87</u>

DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses.....	\$984,094 98
Deduct salvage, \$54,308.76 and reinsurance, \$418,162.67.....	<u>469,471 43</u>
Net amount paid for losses.....	\$514,623 55
Commissions or brokerage.....	117,491 47
Allowances to local agencies for miscellaneous agency expenses.....	4,460 08
Salaries and expenses of special and general agents.....	6,431 51
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	41,062 41
Rents—including company's occupancy of its own buildings.....	4,794 30
Advertising, printing and stationery.....	6,104 49
Postage, telegrams, telephone and express.....	2,074 70
Legal expenses.....	171 39
Furniture and fixtures.....	719 73
Underwriters' boards and tariff associations.....	2,766 86
Inspections and surveys.....	791 05
State taxes on premiums.....	20,445 25
Insurance department licenses and fees.....	4,009 60
Agents' balances charged off.....	701 90
Remittance to home office.....	<u>42,071 17</u>
Total disbursements.....	<u>\$768,719 46</u>
Balance .....	<u>\$668,745 41</u>

LEDGER ASSETS.

Book value of bonds.....	\$507,359 97
Deposited in trust companies and banks on interest.....	41,929 71
Agent's balances, representing business written subsequent to October 1, last.....	111,230 98
Agent's balances, representing business written prior to October 1, last.....	4,492 02
Bills receivable, taken for marine and inland risks.....	3,287 83
Other ledger assets, viz: Cash deposited with state treasurer of Massachusetts.....	<u>445 35</u>
Total ledger assets.....	<u>\$668,745 41</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,921 67
Gross assets.....	\$673,667 08

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last	\$4,492 02
Book values of ledger assets over market value, viz: Bonds.....	749 97
Total.....	5,241 99
Total admitted assets.....	<u>\$668,425 09</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$106,824 22
Losses resisted.....	27,803 04
Total claims for losses.....	<u>\$134,627 26</u>
Deduct reinsurance.....	54,866 74
Net amount of unpaid losses.....	\$ 79,760 52
Unearned premiums at 50 per cent on risks running one year or less....	\$146,183 04
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	173 82
Unearned premiums at 100 per cent on marine risks.....	<u>28,672 32</u>
Total unearned premiums as computed above.....	175,029 18
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500 00
State, county and municipal taxes due or accrued.....	20,000 00
Total liabilities, except deposit capital.....	<u>\$275,289 70</u>
Deposit capital.....	\$410,445 35
Impairment.....	17,309 96
Surplus to policy holders.....	393,135 39
Total.....	<u>\$668,425 09</u>

## RISKS AND PREMIUMS.

	Marine and Inland Risks	Premiums.
In force Dec. 31, 1908.....	\$ 23,315,786 00	\$ 379,035 65
Written during the year.....	229,733,499 00	1,387,218 43
Totals.....	<u>\$253,049,285 00</u>	<u>\$1,766,254 08</u>
Expired and terminated.....	231,264,364 00	1,279,834 10
In force at end of the year.....	\$21,784,921 00	\$486,419 98
Deduct amount reinsured.....	5,208,337 00	165,146 57
Net amount in force.....	<u>\$16,576,584 00</u>	<u>\$321,273 41</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000 00
Losses incurred during the year, marine and inland.....	<u>480,274 45</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$2,566,097 00
Less.....	84,605 00
Net risks written.....	<u>\$2,481,492 00</u>
Gross premiums received.....	\$11,801 45
Less.....	1,667 92
Net premiums received.....	<u>\$10,133 53</u>
Net losses paid.....	<u>\$6,674 43</u>
Net losses incurred.....	<u>\$6,674 43</u>

## SCHEDULE A.

## Bonds.

Description.	Book value.	Market value.
U. S. Government, 4s.....	\$100,000 00	\$115,000 00
Mass. Metro. park loan, 3½s.....	14,000 00	13,580 00
New York, city of, corp., 3½s.....	10,004 44	9,000 00
New York, city of, East River bridge, 3½s.....	100,000 00	91,000 00
New York, city of, fire dept., 3s.....	100,000 00	96,000 00
Atchison, Topeka & Santa Fe, gen. mort., 4s.....	41,500 00	41,500 00
Baltimore & Potomac, 1st mort., 6s.....	3,000 00	3,030 00
Boston & Maine, stg. coup., 3½s.....	1,000 00	940 00
Boston & Maine, stg. coup., 4½s.....	7,000 00	7,490 00
Boston & Albany, reg., 4s.....	4,000 00	4,000 00
Central R. R. of N. J., gen. mort., 5s.....	9,000 00	11,250 00
Chicago, Burlington & Quincy, 3½s.....	4,715 49	4,500 00
Chicago, Burlington & Quincy, 3½s.....	26,406 72	25,200 00
Chicago Northwestern R. R., 3½s.....	2,000 00	1,800 00
Detroit Grand Haven Milw., equip., 6s.....	1,000 00	1,060 00
Fitchburg R. R., coup., 4s.....	3,000 00	3,000 00
Minneapolis, St. Louis, ref. mort., 4s.....	3,000 00	2,490 00
N. Y., N. H. & H., 4s.....	41,134 44	40,000 00
Old Colony, 4s.....	3,000 00	3,000 00
Pennsylvania, col. trust, 3½s.....	24,598 88	23,400 00
New England, cotton yarn, 1st, 6s.....	5,000 00	5,250 00
Solvay Process Co., Sennet Solvay joint, imp., deb., 5s.....	4,000 00	4,120 00
Totals.....	<u>\$507,359 97</u>	<u>\$506,610 00</u>

## UNITED STATES BRANCH

## WESTERN ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 22 Wellington street, East Toronto, Can.; incorporated August, 1851; commenced business in Illinois Nov. 20, 1872.]

HON. GEO. A. COX, President.

C. C. FOSTER, Secretary.

WM. F. ROLLO, Attorney in Illinois, at Chicago.

## CAPITAL.

Deposit capital pursuant to laws of Illinois, deposited in New York and Ohio.....	<u>\$307,000 00</u>	
Amount of ledger assets, Dec. 31, of previous year.....		<u>\$2,246,769 56</u>

## INCOME.

	Fire.	Marine and Inland.	
Gross premiums.....	\$2,073,079 40	\$409,952 30	
Deduct reinsurance and return premiums.....	612,760 07	126,917 79	
Total premiums.....	<u>\$1,460,319 33</u>	<u>\$283,034 51</u>	
Interest on bonds and dividends on stocks, \$76,821.34; other sources, \$5,481.74.....			<u>\$1,743,353 84</u>
Total income.....			<u>\$1,825,656 92</u>
Total.....			<u>\$4,072,426 48</u>

## DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$823,408 81	\$344,104 27	
Deduct salvage, \$49,607.28, and reinsurance, \$210,362.38 .....	135,032 64	124,937 02	
Net amount paid for losses .....	\$188,376 17	\$219,167 25	
Expenses of adjustment, settlement of losses .....			\$807,543 42
Commissions or brokerage .....			13,767 39
Salaries and expenses of special and general agents .....			371,350 17
Salaries, fees and other charges of officers, trustees, agents and employes .....			74,502 35
Rents—including company's occupancy of its own buildings .....			86,058 77
Advertising, printing and stationery .....			4,797 30
Postage, telegrams, telephone and express .....			21,170 70
Legal expenses .....			15,228 39
Furniture and fixtures .....			515 69
Maps, including corrections .....			492 96
Underwriters' boards and tariff associations .....			4,488 20
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments .....			20,032 41
Inspections and surveys .....			2,927 55
State taxes on premiums .....			4,795 80
Insurance department licenses and fees .....			22,605 48
All other licenses, fees and taxes .....			10,826 58
Agents' balances charged off .....			18,573 69
Loss on sale or maturity of ledger assets .....			13,894 54
All other disbursements, viz: Heating, cleaning and lighting, \$6,254.70; miscellaneous, \$2,508.11 .....			4,500 00
Remittance to home office .....			8,762 81
			72,565 02
Total disbursements .....			<u>\$1,679,399 33</u>
Balance .....			<u>\$2,393,027 15</u>

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest (Schedule A) .....	\$1,862,537 86
Cash in office .....	13 28
Deposited in trust companies and banks not on interest .....	24,254 71
Deposited in trust companies and banks on interest .....	290,037 35
Agent's balances, representing business written subsequent to October 1, last .....	204,657 94
Agent's balances, representing business written prior to October 1, last .....	5,772 41
Bills receivable, taken for marine and inland risks .....	5,753 60
Total ledger assets .....	<u>\$2,393,027 15</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	22,555 50
Other non-ledger assets, viz: Reinsurance on losses paid .....	10,875 49
Gross assets .....	<u>\$2,426,458 14</u>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last .....	\$ 5,772 41
Bills receivable, past due, taken for marine, inland and fire risks .....	412 00
Book values of ledger assets over market value, viz: Bonds and stocks .....	42,970 36
Special deposits to secure liabilities in Virginia .....	42,420 00
Total .....	<u>91,574 77</u>
Total admitted assets .....	<u>\$2,334,883 37</u>

## LIABILITIES.

Losses adjusted and unpaid, not due.....	\$ 73,526 75	
Losses in process of adjustment, or in suspense.....	200,369 85	
Losses resisted.....	8,075 00	
Total claims for losses.....	\$281,971 60	
Deduct reinsurance.....	58,527 00	
Net amount of unpaid losses.....		\$ 223,444 60
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$551,189 97	
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	656,148 56	
Unearned premiums at 50 per cent on inland navigation risks.....	42,630 70	
Unearned premiums at 50 per cent on time hull risks.....	23,962 24	
Ocean cargo 100 per cent.....	11,099 57	
Total unearned premiums as computed above.....		\$1,285,031 04
State, county and municipal taxes due or accrued.....		22,960 04
Commissions, brokerage and other charges due or to become due to agents and brokers.....		4,665 03
Total.....		\$1,536,100 71
Less liabilities secured by special deposits in following states: Virginia, losses, \$3,291.08; unearned premiums, \$18,936.64.....		22,227 72
Total liabilities, except deposit capital.....		\$1,513,872 99
Deposit capital.....	\$307,000 00	
Surplus over all liabilities.....	514,010 38	
Surplus to policy holders.....		821,010 38
Total.....		\$2,334,883 37

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine and Inland Risks.	Premiums
In force Dec. 31, 1908.....	\$254,348,164 00	\$2,703,078 11	\$ 7,639,839 00	\$167,679 55
Written during the year.....	211,932,682 00	2,073,079 40	67,373,825 00	409,952 30
Totals.....	\$466,280,846 00	\$4,776,157 51	\$75,013,664 00	\$577,631 85
Expired and terminated.....	207,354,385 00	2,036,259 42	63,708,507 00	381,264 92
In force at end of the year.....	\$258,926,461 00	\$2,739,898 09	\$11,305,157 00	\$196,366 93
Deduct amount reinsured.....	31,658,117 00	299,806 52	1,793,474 00	52,081 47
Net amount in force.....	\$227,268,344 00	\$2,440,091 57	\$9,511,683 00	\$144,285 46

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$102,661,487 00	\$1,102,379 94
More than one and not more than three years to run.....	92,788,953 00	919,727 74
More than three years to run.....	31,817,904 00	417,983 89
Net amount in force Dec. 31, 1909.....	\$227,268,344 00	\$2,440,091 57

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire, \$657,624.19; marine and inland, \$243,772.35.....	901,396 54

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written.....	\$10,964,378 00	\$1,349,333 00
Less.....	2,758,087 00	373,930 00
Net risks written.....	\$8,206,291 00	\$975,403 00
Gross premiums received.....	\$118,964 77	\$6,797 45
Less.....	24,411 21	2,395 54
Net premiums received.....	\$94,553 56	\$4,401 91
Net losses paid.....	\$40,176 41	\$6,938 65
Net losses incurred.....	\$41,592 65	\$6,938 65



## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
Dominion of Canada, stock, 3½s. ....	\$ 67,637 25	\$ 64,696 50
Cobourg, Ont., town of, deb., 4s. ....	28,407 53	24,250 00
Columbus, Ohio, city of, 4s. ....	50,880 00	50,500 00
Georgia State, 3½s. ....	11,000 00	9,900 00
Greenville Co., S. C., 3½s. ....	5,300 00	5,100 00
Kingston, Ont., city of, deb., 4½s. ....	24,555 66	21,513 00
Kingston, Ont., city of, deb., 4s. ....	28,401 87	25,632 00
London, Ont., city of, deb., 4s. ....	41,880 00	40,000 00
Los Angeles, Cal., city of, school, 3½s. ....	113,591 51	106,000 00
Manitoba, province of, deb., 4s. ....	64,414 08	61,200 00
Montreal, Quebec, city of, deb., 4s. ....	10,965 00	9,900 00
Montreal, Quebec, city of, deb., 4s. ....	39,679 20	33,180 00
New York, city of, corporate stock, 3½s. ....	151,398 75	135,360 00
New York, city of, corporate stock, 4s. ....	108,294 00	100,000 00
New York, city of, corporate stock, 3½s. ....	5,422 50	5,460 00
Portland, Ore., city of, 5s. ....	35,737 50	32,800 00
Portland, Ore., city of, 6s. ....	6,433 33	5,850 00
Portland, Ore., city of, 4s. ....	14,613 33	15,000 00
Richmond, Va., city of, 4s. ....	43,522 50	42,420 00
Stayner, Ont., town of, deb., 4s. ....	17,617 91	14,949 81
Toledo, Ohio, city of, 4s. ....	57,187 50	51,970 00
Winnipeg, Man., city of, deb., 4s. ....	14,548 80	14,000 00
Winnipeg, Man., city of, deb., 4s. ....	16,587 62	16,000 00
Winnipeg, Man., city of, deb., 5s. ....	11,238 00	10,000 00
Aurora, Elgin & Chicago R. R. Co., 5s. ....	4,650 00	4,750 00
Canadian Northern Ry. Co., 4s. ....	50,000 00	50,000 00
Canadian Northern Ry. Co., 4½s. ....	49,005 00	49,500 00
Canadian Northern Ry. Co., 4s. ....	104,633 33	99,279 99
Chicago, Milwaukee & St. Paul Ry., 4s. ....	8,820 00	8,080 00
Chicago Ry. Co., 5s. ....	5,075 00	5,050 00
Kingston & Pembroke Ry., 3s. ....	44,767 84	48,000 00
Minneapolis & St. Paul Street Ry. Co., 5s. ....	5,325 00	5,300 00
Mathews Steamship Co., 5s. ....	24,750 00	25,000 00
Niagara, St. Catharines & Toronto Ry., 5s. ....	24,875 00	23,750 00
Central Canada Loan & Savings Co., deb., 4s. ....	300,000 00	300,000 00
Provincial Light, Heat & Power Co., 5s. ....	103,500 00	103,000 00
Toronto Loan & Savings Co., deb., 4s. ....	72,500 00	72,500 00
Canadian Bank of Commerce ....	65,130 00	87,305 00
Dominion Savings and Investment Co. ....	11,250 00	10,500 00
Canada Permanent Mortgage Corporation ....	20,942 85	32,071 20
<b>Totals</b> .....	<b>\$1,882,537 86</b>	<b>\$1,819,567 50</b>

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# **Mutual Companies of this State.**

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# ADDISON FARMERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Addison, Ill.; incorporated Feb. 15, 1855; commenced business in Illinois Aug. 19, 1899]

ADAM S. GLOS, President.

OTTO A. FISCHER, Secretary.

## NO CAPITAL—PURELY MUTUAL.

### ASSETS.

Value of real estate owned by the company unincumbered .....	\$ 904 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due .....	59,000 00
Interest due on said bond and mortgage loans, \$351.25; accrued, \$999.37 .....	1,250 62
Cash on hand in bank .....	6,178 04
Interest accrued on collateral loans .....	48 21
Gross premiums in course of collection not more than three months due .....	7,009 44
All other property belonging to the company, viz: Promissory notes collectable any time .....	1,700 00
Total cash assets .....	\$ 76,090 31
Amount of premium or deposit notes less assessments .....	100,925 30
Total assets .....	<u>\$237,615 61</u>

### LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less ..	\$ 169 96
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	19,298 37
Total amount of unearned premiums on all outstanding risks .....	\$19,468 33
Total amount of all liabilities .....	<u>\$19,468 33</u>
Net amount of premiums or deposit notes .....	<u>\$160,925 30</u>
Net cash surplus .....	<u>\$57,221 98</u>

### INCOME DURING THE YEAR.

Premiums and assessments collected during the year .....	Fire. \$7,955 05
Deduct reinsurance, rebate, abatement and return premiums .....	94 45
Received for premiums and assessments .....	\$7,860 60
Interest on bonds and mortgages .....	2,461 04
Interest and dividends on bonds, stocks and collateral loans .....	149 37
Received from other sources, viz .....	25 00
Total income during the year .....	<u>\$10,495 91</u>

### DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire .....	\$3,328 90
Cash paid or returned during the year to members who have discontinued their policies .....	80 11
Salaries, fees, and all other charges of officers, clerks, agents and other employes .....	2,204 35
State, national and local taxes .....	415 71
All other payments and expenditures .....	234 41
Total expenditures during the year .....	<u>\$6,263 48</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$3,465,372 00	\$38,482 75
Written during the year .....	922,470 00	10,351 37
Totals .....	\$4,387,842 00	\$48,834 02
Expired and terminated .....	826,004 00	9,829 04
In force at end of year .....	<u>\$3,561,838 00</u>	<u>\$39,005 08</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 45,290 00	\$ 939 92
More than one and not more than three years to run .....	674,376 00	10,350 85
More than three years to run .....	2,842,172 00	28,314 31
Net amount in force Dec. 31, 1909.....	<u>\$3,561,838 00</u>	<u>\$39,005 08</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken .....	\$922,470 00
Premiums and assessments received .....	10,351 37
Losses paid .....	3,328 90
Losses incurred .....	<u>3,328 90</u>

## ASSURED'S NATIONAL MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Decatur, Ill.; incorporated Oct. 4, 1909; commenced business in Illinois Oct. 4, 1909.]

P. B. SULLIVAN, President.

H. WHITEHOUSE, Secretary.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Cash on hand and in bank .....	\$10,229 62
Gross premiums in course of collection not more than three months due .....	19,064 98
Bills receivable, not matured taken for fire, marine and inland risks .....	609 73
All other property belonging to the company, viz: Due from Illinois Nat'l ret. prem..	4,961 73
Total cash assets .....	\$34,866 06
Amount of contingent liability of members subject to assessment.....	191,992 70
Total assets .....	<u>\$226,858 76</u>

## DEDUCT ASSETS NOT ADMITTED.

Due from Illinois Nat'l ret. prem.....	4,961 73
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$221,897 03</u>

## LIABILITIES.

Unearned premiums at 75 per cent on fire risks running one year or less .....	\$19,041 45
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	12,560 53
Total amount of all liabilities.....	<u>\$31,601 98</u>
Contingent liability of members subject to assessment .....	<u>\$191,992 70</u>
Net cash surplus .....	<u>\$1,697 65</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$19,333 56
Total income during the year.....	<u>\$19,333 56</u>

## DISBURSEMENTS DURING THE YEAR.

Cash paid or returned during the year to members who have discontinued their policies.....	\$ 4 22
Salaries, fees and other charges of officers, clerks, agents and other employes.....	2,374 34
All other payments and expenditures, viz.: Traveling expense, \$100.00; legal expense, \$100.00; office expense, \$318.18; rents, \$220.00; furniture and fixtures, \$130.00; stationery, \$365.14.....	1,233 92
Total expenditures during the year.....	<u>\$3,612 48</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
Written during the year.....	\$3,126,348 50	\$54,285 32
Expired and terminated.....	862,000 00	15,896 78
Net amount in force.....	<u>\$2,264,348 50</u>	<u>\$38,398 54</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$1,791,404 50	\$25,388 62
More than one and not more than three years to run.....	225,641 00	4,906 44
More than three years to run.....	247,300 00	8,103 48
Net amount in force Dec. 31, 1909.....	<u>\$2,264,348 50</u>	<u>\$38,398 54</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	<u>\$38,398 54</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$2,264,348 50
Premiums and assessments received.....	<u>38,398 54</u>

## BOHEMIAN MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1423 W. 19th street, Chicago, Ill.; incorporated April 20, 1906; commenced business in Illinois April 20, 1906.]

JOHN F. LALLA, President.

GUSTAV KLIMA, Secretary.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due.....	\$7,500 00
Cash on hand in bank.....	2,760 76
Total cash assets.....	\$10,260 76
Amount of premiums or deposit notes less assessments.....	26,900 00
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$37,160 76</u>

## LIABILITIES.

Total amount of unearned premiums on all outstanding risks.....	\$5,130 38
Total amount of all liabilities.....	<u>\$5,130 38</u>
Net amount of premiums or deposit notes.....	<u>\$26,900 00</u>
Net cash surplus.....	<u>\$5,130 38</u>

## INCOME DURING THE YEAR.

Premiums and assessments collected during the year.....	Fire. \$1,545 41
Interest on bonds and mortgages.....	375 00
Total income during the year.....	<u>\$1,920 41</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$550 00
Cash dividends paid to members.....	222 00
Commissions or brokerage.....	309 00
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	506 52
All other payments and expenditures, viz.: State department and appointment of agents, \$91.00; fire marshal tax, \$2.48.....	93 48
Total expenditures during the year.....	<u>\$1,681 00</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$402,490 00	\$5,005 33
Written during the year.....	205,350 00	1,645 41
Totals.....	<u>\$607,840 00</u>	<u>\$6,550 74</u>
Expired and terminated.....	151,440 00	1,420 36
Net amount in force.....	<u>\$456,400 00</u>	<u>\$5,130 38</u>

## RECAPITULATION.

	Risks.
In force, having from date of policy not more than one year to run.....	\$161,000 00
More than one and not more than three years to run.....	291,200 00
More than three years to run.....	4,200 00
Net amount in force Dec. 31, 1909.....	<u>\$456,400 00</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$14,685 47
Total losses paid from organization to date.....	<u>1,235 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$205,350 00
Premiums and assessments received.....	1,545 41
Losses paid.....	550 00
Losses incurred.....	<u>550 00</u>

# BLOOMINGTON MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 329 Unity building, Bloomington, Ill.; incorporated Feb. 10, 1906; commenced business in Illinois Feb. 10, 1906.]

B. S. GREEN, President.

JOSEPH BOEHMER, Secretary.

## NO CAPITAL—PURELY MUTUAL.

### ASSETS.

Cash on hand and in bank.....	\$4,405 15
Gross premiums in course of collection not more than three months due.....	796 93
Total cash assets.....	\$ 5,202 08
Amount of contingent liability of members subject to assessment.....	13,462 74
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$18,664 82</u>

### LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,914 26
Total amount of all liabilities.....	<u>\$1,914 26</u>
Net amount of premiums or deposit notes.....	<u>\$13,462 74</u>
Net cash surplus.....	<u>\$3,287 82</u>

### INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$3,996 83
Deduct reinsurance, rebate, abatement and return premiums.....	675 07
Received for premiums and assessments.....	\$3,321 76
Received from other sources, viz.: Interest bank deposits.....	112 50
Total income during the year.....	<u>\$3,431 26</u>

### DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$900 40
Cash dividends paid to members.....	545 87
Scrip or certificates of profit redeemed in cash and interest paid to scrip holders.....	223 89
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	757 61
State, national and local taxes.....	91 00
Total expenditures during the year.....	<u>\$2,228 77</u>

### RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$196,325 00	\$2,962 73
Written during the year.....	343,925 00	4,503 58
Totals.....	<u>\$540,250 00</u>	<u>\$7,466 31</u>
Expired and terminated.....	208,625 00	3,178 19
In force at end of year.....	<u>\$331,625 00</u>	<u>\$4,288 12</u>
Deduct amount reinsured.....	44,600 00	459 61
Net amount in force.....	<u>\$287,025 00</u>	<u>\$3,828 51</u>



## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$287,025 00	\$3,828 51
Net amount in force Dec. 31, 1909.....	<u>\$287,025 00</u>	<u>\$3,828 51</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$9,535 61
Total losses paid from organization to date.....	1,065 04
Total cash dividends declared since the company commenced business.....	<u>948 32</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$343,925 00
Premiums and assessments received.....	4,503 58
Losses paid.....	600 40
Losses incurred.....	<u>600 40</u>

## COAL OPERATORS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Springfield, Ill.; incorporated Jan. 24, 1895; commenced business in Illinois Feb. 7, 1895.]

CHARLES N. SEYBT, President.

CHARLES V. HICKOX, Secretary

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of bonds owned by the company, Schedule A.....	\$69,512 14
Cash on hand and in bank.....	10,545 05
Gross premiums in course of collection not more than three months due.....	6,067 57
Total cash assets.....	<u>\$86,124 76</u>
Amount of contingent liability of members subject to assessment.....	93,000 00
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$179,124 76</u>

## LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less.....	\$15,739 83
Dividends remaining unpaid.....	166 72
Total amount of all liabilities.....	<u>\$15,848 55</u>
Contingent liability of members subject to assessment.....	<u>\$93,000 00</u>
Net cash surplus.....	<u>\$70,276 21</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$34,189 08
Deduct reinsurance, rebate, abatement and return premiums.....	882 90
Received for premiums and assessments.....	<u>\$33,306 18</u>
Interest and dividends on bonds, stocks and other collateral loans.....	2,531 80
Total income during the year.....	<u>\$35,837 98</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$15,832 02
Cash dividends paid to members.....	3,166 16
Cash paid or returned during the year to members who have discontinued their policies.....	764 72
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	7,094 28
State, national and local taxes.....	90 00
<b>Total expenditures during the year.....</b>	<b>\$26,947 18</b>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1906.....	\$2,603,216 31	\$32,223 85
Written during the year.....	2,816 713 25	33,471 95
<b>Totals.....</b>	<b>\$5,419,929 56</b>	<b>\$65,695 80</b>
Expired and terminated.....	2,716,535 75	34,216 15
<b>Net amount in force.....</b>	<b>\$2,703,393 81</b>	<b>\$31,479 65</b>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$2,703,393 81	\$31,479 65
<b>Net amount in force December 31, 1909.....</b>	<b>\$2,703,393 81</b>	<b>\$31,479 65</b>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$363,228 66
Total losses paid from organization to date.....	185,543 08
Total cash dividends declared since the company commenced business.....	33,229 14

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$2,816,713 25
Premiums and assessments received.....	34,189 08
Losses paid.....	15,832 02
Losses incurred.....	15,832 02

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
Atchison, Topeka & Santa Fé, gen. mort., 4s.....		\$5,000 00	\$5,125 00
Baltimore & Ohio R. R., 1st mort., gold, 4s.....		5,000 00	5,075 00
Chicago, Milwaukee & St. Paul, gold, 4s.....		5,000 00	5,525 17
Illinois Central R. R., main lines, 1st mort., gold, 4s.....		5,000 00	5,675 00
Illinois Central R. R., Litchfield div., 1st mort., gold, 3s.....		4,000 00	4,425 00
Ill., Lake Shore & West. R. R., consol. 1st mort., gold, 6s.....		5,000 00	5,135 00
Northern Pacific, Great Northern & C., B. & Q., joint, bond, 4s.....		5,000 00	4,887 50
Vandalia R. R., consol., mort., loan.....		5,000 00	5,150 00
City of Kewanee, Ill., school, 4s.....		6,000 00	6,135 00
City of Springfield, Ill., fund., 4s.....		5,000 00	5,200 00
Sanitary Dist., of Chicago, municipal, 4s.....		5,000 00	5,086 60
Vermilion County, Ill., school, 4s.....		7,500 00	7,500 00
St. Clair County, Ill., school, 5s.....		300 00	318 00
Blairstown, Henry county, Mo., school, 5s.....		4,200 00	4,274 87
<b>Totals.....</b>		<b>\$67,000 00</b>	<b>\$69,512 14</b>

# THE ILLINOIS MUTUAL FIRE UNDERWRITERS.

YEAR ENDING DECEMBER 31, 1909.

[Located at Belvidere, Ill.; incorporated Feb. 25, 1903; commenced business in Illinois March 25, 1903.]

OMAR H. WRIGHT, President.

EVERETT H. TRIPP, Secretary.

## NO CAPITAL—PURELY MUTUAL.

### ASSETS.

Market value of bonds and stocks owned by the company, Schedule A .....	\$1,000 00
Cash on hand and in bank.....	6,352 32
Gross premiums in course of collection not more than three months due.....	1,809 95
All other property belonging to the company, viz.: Furniture and fixtures, \$222.00; due from cancelled reinsurance, \$17.64.....	239 64
Total cash assets.....	\$ 9,401 91
Amount of contingent liability of members subject to assessment.....	68,277 21
Total assets.....	\$77,679 12

### DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	222 00
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	\$77,457 12

### LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less .....	\$5,883 70
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	2,768 57
Total amount of unearned premiums on all outstanding risks.....	\$8,652 27
Dividends remaining unpaid.....	237 66
All other demands against the company: Reinsurance unpaid .....	103 66
Total amount of all liabilities.....	\$8,993 59
Contingent liability of members subject to assessment.....	\$68,277 21
Net cash surplus.....	\$186 32

### INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year .....	\$19,956 14
Deduct reinsurance, rebate, abatement and return premiums.....	7,076 85
Received for premiums and assessments.....	\$12,879 29
Interest and dividends on bonds, stocks and collateral loans.....	103 72
Received from other sources, viz.: Reinsurance commission.....	1,928 97
Total income during the year.....	\$14,911 98

### DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$3,267 66
Cash dividends paid to members.....	3,451 95
Commissions or brokerage.....	1,082 79
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	3,741 95
All other payments and expenditures, viz.: General expenses, traveling expenses, Postage, stationery, printing, adjusting, maps, etc.....	2,310 85
Total expenditures during the year.....	\$13,855 20

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$1,401,740 00	\$17,347 05
Written during the year.....	1,661,825 00	20,921 72
Totals.....	\$3,063,565 00	\$38,268 77
Expired and terminated.....	1,209,800 00	15,509 70
In force at end of year.....	\$1,853,765 00	\$22,759 07
Deduct amount reinsured.....	524,590 00	6,472 80
Net amount in force.....	<u>\$1,329,175 00</u>	<u>\$16,286 47</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$919,925 00	\$11,767 40
More than one and not more than three years to run.....	361,000 00	4,014 77
More than three years to run.....	48,250 00	504 30
Net amount in force Dec. 31, 1909.....	<u>\$1,329,175 00</u>	<u>\$16,286 47</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$83,232 70
Total losses paid from organization to date.....	20,270 43
Total cash dividends declared since the company commenced business.....	<u>13,219 55</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$1,661,825 00
Premiums and assessments received.....	12,879 29
Losses paid.....	4,836 00
Losses incurred.....	<u>4,836 00</u>

## SCHEDULE A.

Description.	Stocks.	Par value.	Market value.
National Sewing Machine Co.....		<u>\$1,000 00</u>	<u>\$1,000 00</u>

## JOLIET MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Joliet, Ill.; incorporated Nov. 13, 1909; commenced business in Illinois Nov. 13, 1909.]

ADAM GRATH, President.

CHAS. E. WOODRUFF, Secretary.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Cash on hand and in bank.....	\$6,167 18
Gross premiums in course of collection not more than three months due.....	555 01
Total cash assets.....	\$ 6,722 19
Amount of contingent liability of members subject to assessment.....	22,686 68
Total assets.....	<u>\$29,408 87</u>

## LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less .....	\$4,218 36
Total amount of all liabilities.....	<u>\$4,218 36</u>
Net amount of premiums or deposit notes .....	<u>\$22,686 68</u>
Net cash surplus.....	<u>\$2,503 83</u>

## INCOME DURING THE YEAR.

Premiums and assessments collected during the year.....	\$9,466 55
Deduct reinsurance, rebate, abatement and return premiums.....	<u>1,584 84</u>
Received for premiums and assessments.....	\$7,881 71
Total income during the year.....	<u>\$7,881 71</u>

## DISBURSEMENTS DURING THE YEAR.

Salaries, fees and all other charges of officers, clerks, agents and other employes.....	\$1,714 53
Total expenditures during the year.....	<u>\$1,714 53</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
Written during the year.....	\$511,200 00	\$10,021 56
Expired and terminated.....	<u>46,700 00</u>	<u>854 11</u>
In force at end of the year.....	\$464,500 00	\$9,167 45
Deduct amount reinsured.....	<u>50,500 00</u>	<u>730 73</u>
Net amount in force.....	<u>\$414,000 00</u>	<u>\$8,436 72</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$414,000 00	\$8,436 72
Net amount in force December 31, 1909 .....	<u>\$414,000 00</u>	<u>\$8,436 72</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	<u>\$10,021 56</u>
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## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$511,200 00
Premiums and assessments received.....	<u>10,021 56</u>

# MILLER'S MUTUAL FIRE INSURANCE ASSOCIATION OF ILLINOIS.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 12 West Third street, Alton, Ill.; incorporated Sept. 20, 1877; commenced business in Illinois Nov. 3, 1877.]

GEO. POSTEL, President.

A. R. McKINNEY, Secretary.

## NO CAPITAL—PURELY MUTUAL.

### ASSETS.

Value of real estate owned by the company unincumbered.....	\$ 5,000 00
Market value of bonds owned by the company Schedule A.....	306,423 70
Cash on hand and in bank.....	22,390 40
Interest due and accrued on bonds not included in market value.....	5,310 08
Interest due and accrued, bank deposits.....	12 83
Gross premiums in course of collection not more than three months due.....	13,168 29
Amount of unpaid assessments on premiums or deposits notes due and collectible.....	1,831 53
<b>Total cash assets.....</b>	<b>\$ 353,126 83</b>
Amount of premiums or deposit notes less assessments.....	1,371,535 48
<b>Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....</b>	<b>\$1,724,662 31</b>

### LIABILITIES.

Net amount of unpaid losses.....	\$ 14,265 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$ 13,329 81
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	105,642 47
<b>Total amount of unearned premiums on all outstanding risks.....</b>	<b>118,972 28</b>
All other demands against the company, viz.: Taxes, \$3,000.00; return premiums, \$2,110.05.....	5,110 05
<b>Total amount of all liabilities.....</b>	<b>\$138,347 33</b>
Net amount of premiums or deposit notes.....	\$1,371,535 48
Net cash surplus.....	\$214,779 50

### INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$259,896 61
Deduct reinsurance, rebate, abatement and return premiums.....	39,676 53
<b>Received for premiums and assessments.....</b>	<b>\$220,220 08</b>
Interest on bonds and mortgages.....	174 97
Interest and dividends on bonds, stocks and collateral loans.....	14,540 66
Received from other sources, viz.: Commissions.....	2,333 46
<b>Total income during the year.....</b>	<b>\$237,299 17</b>

### DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$219,664 50
Commissions or brokerage.....	7,931 30
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	15,810 70
State, national and local taxes.....	3,390 37
All other payments and expenditures, viz.: Adjusting losses, \$1,364.12; traveling and inspecting, \$3,453.08; miscellaneous, \$4,345.60.....	9,162 89
<b>Total expenditures during the year.....</b>	<b>\$255,959 76</b>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$13,920,249 80	\$162,633 52
Written during the year..	10,335,136 79	105,344 73
<b>Totals.....</b>	<b>\$24,255,386 59</b>	<b>\$267,978 25</b>
Expired and terminated.....	8,548,032 63	96,471 07
<b>Net amount in force.....</b>	<b>\$15,707,353 96</b>	<b>\$171,507 18</b>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$ 2,734,069 84	\$ 26,659 63
More than three years to run.....	12,973,284 12	144,847 56
<b>Net amount in force, Dec. 31, 1909.....</b>	<b>\$15,707,353 96</b>	<b>\$171,507 18</b>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of the company to date ...	\$2,311,510 97
Total losses paid from organization to date.....	1,582,686 54

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$2,004,716 68
Premiums and assessments received.....	40,443 16
Losses paid.....	24,790 90
Losses incurred.....	38,903 40

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
City of Alton, Ill., 4s.....		\$ 6,000 00	\$ 6,000 00
City of Alton, Ill., 4s.....		2,000 00	2,000 00
City of Alton, Ill., 4s.....		23,500 00	23,500 00
City of Alton, Ill., 4s.....		5,500 00	5,500 00
City of Alton, Ill., 4s.....		3,000 00	3,000 00
City of Alton, Ill., imp., 5s.....		2,700 00	2,334 00
City of Alton, Ill., imp., 5s.....		1,900 00	1,900 00
Benton, Ill., sewer, 5s.....		1,900 00	1,537 00
Benton, Ill., sewer, 5s.....		4,500 00	4,800 45
Calro, Ill., fund, 6s.....		4,500 00	4,786 87
Cook County, Ill., school district No. 101, 5s.....		4,000 00	4,330 00
Cook County, Ill., school district No. 101, 4s.....		2,000 00	2,002 50
Chicago, Burlington & Quincy R. R. Co., 4s.....		8,000 00	9,026 00
Chicago, St. Paul, Minn. & Omaha R. R. Co., 3s.....		10,000 00	9,500 00
Chicago & Western Indiana R. R. Co., consol., 4s.....		20,000 00	18,600 00
East St. Louis, Ill., school district No. 1, 4s.....		10,000 00	10,000 00
East St. Louis, Ill., school district No. 10, 5s.....		5,000 00	5,545 75
East St. Louis, Ill., school district No. 10, 5s.....		5,000 00	5,425 00
East St. Louis, Ill., school district No. 180, 5s.....		15,000 00	15,862 50
Freeport, Ill., refund, 4s.....		5,000 00	5,006 25
Highland Park, Ill., school district No. 108, 4s.....		4,000 00	4,060 00
Highland Park, Ill., school district No. 108, 5s.....		5,000 00	5,337 50
Illinois Central R. R. Co., Omaha div., 5s.....		10,000 00	7,900 00
Illinois Central R. R. Co., Litchfield div., 5s.....		10,000 00	7,900 00
Illinois Central R. R. Co., purchased line, 5s.....		10,000 00	8,925 00
Iroquois County, Ill., school district No. 69, 4s.....		11,000 00	11,247 50
Iroquois County, Ill., school district No. 169, 5s.....		6,000 00	6,420 00
Jacksonville, Ill., refund, 4s.....		10,000 00	10,000 00
Lincoln, Ill., 4s.....		25,000 00	25,000 00
Macoupin County, Ill., fund., 4s.....		2,000 00	2,002 50
Macomb, Ill., sewer, paving and well, 4s.....		2,000 00	2,020 00
Monroe County, Ill., refund, 4s.....		5,000 00	5,000 00
Panola County Township, Ill., high school, 5s.....		6,000 00	5,166 25
Pontiac, Ill., gen. imp., 4s.....		10,000 00	10,490 00
Quincy, Ill., school district No. 172, 5s.....		5,000 00	5,022 00
St. Joseph, Mo., school, 4s.....		6,000 00	6,000 00
Sterling, Ill., gen. imp., 4s.....		5,000 00	5,006 25
South Side Elevated R. R. Co., Chicago, Ill., 4s.....		20,000 00	18,775 00
St. Clair County, Ill., school district No. 187, 5s.....		5,000 00	5,135 00
Trenton, Mo., school, 4s.....		2,000 00	2,006 00
Wabash County, Ill., school district No. 33, 5s.....		2,500 00	2,543 75
Webb City, Mo., fund., 4s.....		7,000 00	7,175 00
Wilmette, gen. street imp., Ill., 4s.....		5,000 00	5,018 17
Wilmette, gen. street imp., Ill., 4s.....		4,000 00	4,135 00
<b>Totals.....</b>		<b>\$308,000 00</b>	<b>\$305,423 70</b>

# MILLER'S NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 205 LaSalle street, Chicago, Ill.; incorporated Feb. 16, 1866; commenced business in Illinois Sept. 1, 1876.]

C. H. SEYBT, President

M. A. REYNOLDS, Secretary.

## CAPITAL.

Cash surplus capitalized as a permanent fund.....	\$500,000 00
Amount of ledger assets, Dec. 31, of previous year.....	<u>\$1,482,192 34</u>

## INCOME.

	Fire.	
Gross premiums.....	\$516,690 99	
Deduct gross amount paid for—Reinsurance, fire, \$4,051.86; return premiums, \$151,076.23.....	155,128 08	
Total premiums.....		\$361,562 91
Deposit premiums on renewal risks.....		69,817 09
Interest on mortgage loans.....	\$ 8,143 98	
Interest on bonds.....	52,621 97	
Interest from other sources.....	4,517 26	
Total interest.....		65,183 21
From other sources, viz.: Assessments from members, \$335,659.07; loss and gain, sale of old office furniture, \$280.00.....		335,939 07
Agents' balances, previously charged off.....		32 05
Profit on sale or maturity of ledger assets.....		337 60
Increase in book value of ledger assets.....		200 00
Total income.....		<u>\$633,071 83</u>
Total.....		<u>\$2,315,264 17</u>

## DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$472,493 57	
Deduct amount received for—Salvage, fire, \$6,124.75; reinsurance, fire, \$2.50.....	6,127 25	
Net amount paid for losses.....		\$466,366 32
Expenses of adjustment, settlement of losses.....		5,070 48
Commissions or brokerage.....		44,794 38
Salaries and expenses of special and general agents.....		34,397 25
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		44,002 18
Rents—including company's occupancy of its own buildings.....		3,000 00
Advertising, printing and stationery.....		7,857 37
Postage, telegrams, telephone and express.....		3,115 61
Legal expenses.....		1,008 74
Furniture and fixtures.....		500 00
Maps, including corrections.....		1,425 00
Underwriters' boards and tariff associations.....		342 94
Fire department, fire partol and salvage corps assessments, fees, taxes and assessments.....		1,100 14
Inspections and surveys.....		1,913 45
State taxes on premiums.....		7,992 36
Insurance department licenses and fees.....		1,482 60
All other licenses, fees and taxes.....		2,802 25
Other disbursements, viz.: Miscellaneous expenses, \$4,028.97; exchange, \$1,445.92.....		5,474 89
Deposit premiums returned.....		57,915 86
Agents' balances charged off.....		1,084 23
Loss on sale or maturity of ledger assets.....		593 75
Decrease in book value of ledger assets.....		17,791 70
Total disbursements.....		<u>\$710,031 60</u>
Balance.....		<u>\$1,605,232 67</u>



## LEDGER ASSETS.

Mortgage loans on real estate .....	\$ 132,550 00
Loans secured by pledge of bonds, stocks or other collaterals .....	1,000 00
Book value of bonds and stocks (Schedule A) .....	1,296,040 00
Cash in office .....	500 00
Furniture and fixtures .....	3,080 58
Deposits in trust companies and banks on interest .....	93,400 11
Agents' balances, representing business written subsequent to October 1, last .....	60,335 54
Agents' balances, representing business written prior to October 1, last .....	506 86
Deposits (cash) with province of Manitoba .....	10,000 00
Bills receivable taken for fire risks .....	131 43
Other ledger assets, viz.: Loans on personal security, \$1,835.45; cash deposited with general agents, \$2,900.00; guarantee deposits due from members, \$721.50; assessments due from members, \$2,231.20 .....	7,688 16
<b>Total ledger assets .....</b>	<b>\$1,605,232 67</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$ 2,177 41
Interest accrued on bonds .....	23,285 80
Interest due and accrued on collateral loans .....	66 66
<b>Total .....</b>	<b>25,529 67</b>
Market value of bonds and stocks over book value .....	18,173 80
Other non-ledger assets, viz.: Premium notes net value .....	4,587,654 06
<b>Gross assets .....</b>	<b>\$6,236,580 30</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and sales .....	\$ 3,080 58
Agents' balances, representing business written prior to October 1, last .....	506 86
Loans on personal security .....	1,835 45
Premium notes net value .....	4,587,654 06
Special deposits to secure liabilities in Manitoba, less reserve thereon .....	5,395 67
<b>Total .....</b>	<b>4,508,472 62</b>
<b>Total admitted assets .....</b>	<b>\$1,638,117 68</b>

## LIABILITIES.

Losses in process of adjustment or in suspense .....	\$34,567 95
Losses resisted .....	9,462 55
<b>Total claims for losses .....</b>	<b>\$44,030 50</b>
Deduct reinsurance .....	1,000 00
<b>Net amount of unpaid losses .....</b>	<b>\$ 43,030 50</b>
Unearned premiums at 50 per cent on fire risks running one year or less .....	\$141,594 81
Unearned premiums <i>pro rata</i> on fire risks running more than one year .....	199,092 30
<b>Total unearned premiums as computed above .....</b>	<b>340,687 11</b>
Amount reclaimable by the insured on renewal fire insurance policies .....	247,287 45
State, county and municipal taxes due or accrued .....	9,986 03
Commissions, brokerage and other charges due or to become due to agents and brokers .....	10,445 58
<b>Total liabilities, except capital stock .....</b>	<b>\$651,436 67</b>
Cash capital, permanent fund .....	\$500,000 00
Surplus over all liabilities .....	486,681 01
<b>Surplus to policy holders .....</b>	<b>986,681 01</b>
<b>Total .....</b>	<b>\$1,638,117 68</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908 .....	\$47,009,154 03	\$742,576 46
Written during the year .....	47,961,745 71	586,508 08
<b>Totals .....</b>	<b>\$94,970,899 74</b>	<b>\$1,329,084 54</b>
Expired and terminated .....	36,667,320 16	475,803 32
<b>In force at end of the year .....</b>	<b>\$58,303,579 58</b>	<b>\$853,281 22</b>
Deduct amount reinsured .....	458,866 00	3,862 68
<b>Net amount in force .....</b>	<b>\$57,844 713 58</b>	<b>\$849,418 54</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$25,247,239 53	\$283,189 63
More than one and not more than three years to run.....	727,389 81	11,240 49
More than three years to run.....	31,870,084 24	554,988 42
Net amount in force Dec. 31, 1909.....	<u>\$57,844,713 58</u>	<u>\$849,418 54</u>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000 00
Losses incurred during the year, fire.....	<u>491,998 51</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$5,833,602 68
Less.....	<u>2,232,136 00</u>
Net risks written.....	<u>\$3,601,467 68</u>
Gross premiums received.....	\$104,824 20
Less.....	<u>18,764 81</u>
Net premiums received.....	<u>\$86,059 39</u>
Net losses paid.....	<u>\$52,008 92</u>
Net losses incurred.....	<u>\$60,780 03</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
District of Columbia, 3.65s.....	\$50,000 00	\$53,500 00
Aberdeen, S. Dak., refund., 6s.....	10,000 00	10,825 00
Arlington Heights, Ill., school, 5s.....	9,400 00	9,952 25
Aurora, Mo., school, 5s.....	20,000 00	21,000 00
Bennington, I. T., school, 6s.....	4,000 00	4,590 00
Beresford, S. D., school, 5s.....	4,000 00	4,225 00
Bevier, Mo., school, 5s.....	10,000 00	10,112 50
Blandinsville, Ill., refund., 5s.....	2,000 00	2,000 00
Bonne Terre, Mo., school, 6s.....	9,000 00	9,540 00
Brainerd, Minn., school, 4½s.....	22,000 00	22,825 00
Canova, S. D., school, 6s.....	6,400 00	7,236 00
Caruthersville, Mo., water works, 4½s.....	26,000 00	26,065 00
Clinton, Ill., high school, 4½s.....	9,000 00	9,236 25
Clear Lake, Iowa, school, 6s.....	6,500 00	6,703 13
Colorado Springs, Colo., School Dist. No. 11, 5s.....	15,000 00	15,806 25
Craig county, Okla., School Dist. No. 3, 6s.....	3,000 00	3,135 00
Doniphan, Mo., water works, 5s.....	15,000 00	15,000 00
Durant, Ind. Ter., school, 5s.....	5,000 00	5,125 00
Dysart, Iowa, school, 4½s.....	10,000 00	10,000 00
Farlington, Ill., water works, 5s.....	7,000 00	7,192 50
Fergus Falls, Minn., school, 4s.....	45,000 00	44,493 75
Florence, Colo., refund., 5s.....	10,000 00	10,400 00
Freeborn county, Minn., drainage, 5s.....	10,000 00	9,712 50
Garvin county, Okla., School Dist. No. 52, 6s.....	2,000 00	2,047 50
Grady county, Okla., School Dist. No. 31, 6s.....	1,000 00	1,023 75
Halstad, Minn., school, 5s.....	8,500 00	8,600 00
Hennepin and Carver counties, Minn., school, 4s.....	10,000 00	10,112 50
Hettinger county, N. D., refund., 5½s.....	14,000 00	15,312 50
Higginsville, Mo., school, 4½s.....	20,000 00	20,000 00
Hillsboro, Ill., school, 5s.....	13,000 00	13,520 00
Hopkins Drainage Dist., Kankakee county, Ill., drainage, 6s.....	9,000 00	9,168 75
Johnston county, Okla., school, 6s.....	5,000 00	5,506 25
Kahoka, Mo., water works, 5s.....	12,800 00	13,184 00
Kingsbury county, S. D., school, 5s.....	6,500 00	6,532 50
Lancaster, Mo., electric light, 5s.....	6,500 00	6,500 00
Lathrop, Mo., school, 5s.....	5,000 00	5,225 00
Leola, S. D., school, 6s.....	7,000 00	7,560 00
Lincoln, Ill., refund., 4s.....	12,000 00	11,840 00
Macomb, Ill., water works, 5s.....	8,000 00	8,130 00
Marshall county, Minn., school, 4½s.....	18,500 00	18,906 25

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Book value.	Market value
Marshall county, Okla., school, 6s	\$12,500 00	\$14,015 60
McClain county, Okla., school, 6s	9,000 00	10,091 25
McCurtain, Ind. Ter., school, 6s	4,000 00	4,430 00
McCurtain county, Okla., School Dist. No. 7, 6s	5,000 00	5,606 25
McCurtain county, Okla., School Dist. No. 5, 6s	3,000 00	3,228 75
Meade county, S. D., school, 6s	1,800 00	1,872 00
Mishawaka, Ind., school, 4s	3,000 00	3,000 00
Monett, Mo., school, 5½s	1,000 00	1,071 25
Monett, Mo., refund., 4.75s	18,800 00	18,800 00
Mountain Grove, Mo., school, 5s	5,000 00	5,150 00
Mt. Vernon, N. Y., highway imp., 4s	18,000 00	18,354 60
Mt. Vernon, N. Y., sewer, 4½s	10,000 00	11,187 50
New Rochelle, N. Y., school, 5s	20,000 00	22,480 00
Onawa, Iowa, water works, 5s	7,000 00	7,218 75
Oregon county, Mo., school, 6s	3,790 00	4,249 54
Ottawa county, Okla., school, 6s	1,500 00	1,500 00
Pelham, N. Y., school, 4s	30,000 00	30,282 50
Pemiscot county, Mo., school, 6s	2,750 00	2,785 00
Pontiac, Mich., school, 5s	10,000 00	10,350 00
Poplar Bluff, Mo., school, 5s	4,000 00	4,000 00
Redwood county, Minn., school, 5½s	3,500 00	3,788 75
Redwood county, Minn., school, 5s	15,000 00	15,675 00
Rich Hill, Mo., water, gas and electric light, 4s	22,000 00	21,202 50
St. Clair county, Ill., School Dist. No. 1, 5s	7,000 00	7,201 25
St. Clair county, Ill., School Dist. No. 185, 5s	8,000 00	8,520 00
St. Clair county, Ill., School Dist. No. 134, 5s	2,500 00	2,675 00
St. Louis county, Mo., School Dist. No. 3, 5s	10,000 00	10,825 00
St. Louis county, Mo., School Dist. No. 2, 5s	13,000 00	14,088 75
St. Louis county, Mo., Normandy School Dist. No. 2, 5s	8,000 00	8,640 00
St. Louis county, Mo., Maplewood School Dist. No. 3, 5s	19,000 00	20,733 75
St. Louis county, Mo., Manchester School Dist. No. 6, 5s	8,000 00	8,480 00
St. Louis county, Minn., school, 5s	10,000 00	10,450 00
Sec City, Iowa, school, 5s	7,000 00	7,043 75
Saline county, Ill., school, 5s	8,500 00	8,563 75
Salt Lake City, Utah, school 5s	15,000 00	15,281 25
Schenectady county, N. Y., court house, 4s	72,000 00	72,540 00
Scotland county, Mo., court house, 4s	6,000 00	6,000 00
Sibley, Iowa, gas, 5s	8,000 00	8,240 00
Stoddard county, Mo., drainage, 6s	13,000 00	13,178 75
Todd county, Minn., school, 5s	12,000 00	12,690 00
Tulsa county, Okla., school, 6s	10,000 00	11,175 00
Versailles, Mo., school, 5s	4,500 00	4,835 00
Wade, Ill., refund., 4½s	7,500 00	7,537 50
Walla Walla, Wash., court house, 5s	6,000 00	6,525 00
Warsaw, Mo., electric light, 5s	6,000 00	6,180 00
Webster county, Mo., school, 5s	4,000 00	4,080 00
West Concord, Minn., school, 4s	6,000 00	5,832 50
White county, Ind., macadam road, 4s	10,000 00	10,000 00
Willow Springs, Mo., school, 5s	5,000 00	5,087 50
Windsor, Ill., refund., 5s	10,000 00	10,200 00
Wright county, Mo., school, 6s	1,000 00	1,047 50
Cass Ave. & Fair Grounds Ry. Co., St. Louis, Mo., traction, 5s	25,000 00	25,250 00
Chicago Electric Transit Co., north, 6s	15,000 00	15,000 00
Chicago Electric Transit Co., west, 6s	10,000 00	10,000 00
Chicago Junction Ry. Co., 4s	50,000 00	47,250 00
C. & St. P. Ry. Co., Pac. div., 5s	10,000 00	10,862 50
Chicago Railways Co., series A, 4s and 5s to 19s	10,000 00	9,537 50
Cin., Findlay & Ft. Wayne Ry. Co., 4s	25,000 00	17,500 00
East St. Louis & Suburban Ry. Co., East St. Louis, Ill., 5s	5,000 00	4,933 75
North Chicago Electric Ry. Co., 6s	10,000 00	10,000 00
Pere Marquette Ry. Co., 4½s	10,000 00	9,900 00
St. Louis & Suburban Ry. Co., St. Louis, Mo., 5s	15,000 00	15,037 50
South Side Elevated Ry. Co., Chicago, 4½s	5,000 00	4,687 50
Terminal Ry. Assn. of St. Louis, Mo., refund., 4s	50,000 00	48,625 00
Chicago Board of Trade, mort. bond, 4s	10,000 00	9,900 00
Chicago Gas Light & Coke Co., gas, 6s	10,000 00	10,425 00
Cleora Gas Co., gas, 6s	10,000 00	9,100 00
Northwestern Gas Light & Coke Co., Chicago, gas, 5s	10,000 00	9,825 00
Sanitary District, Chicago, drainage, 4½s	10,000 00	10,140 00
Shotwell Bldg., Chicago, mort. bond, 5s	20,000 00	20,000 00
South Side Elevated R. R.	11,100 00	6,180 50
Western Adjustment & Inspection Co	100 00	200 00
Underwriters Salvage Co.	100 00	65 00
Totals	\$1,296,040 00	\$1,314,213 90

## MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 77 Jackson boul., Chicago, Ill.; incorporated Sept. 9, 1895; commenced business in Illinois Sept. 5, 1895.]

H. N. WADE, President.

P. J. HALLA, Secretary.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due .....	\$ 5,000 00
Interest accrued on said bond and mortgage loans .....	1,935 77
Market value of bonds owned by the company, Schedule A .....	98,740 00
Cash in bank .....	13,889 40
Gross premiums in course of collection not more than three months due .....	5,145 53
<b>Total cash assets .....</b>	<b>\$124,710 70</b>

## OTHER RESOURCES.

Amount of contingent liability of members subject to assessment .....	638,443 25
<b>Total assets .....</b>	<b>\$763,153 95</b>

## LIABILITIES.

Net amount of unpaid losses .....	\$ 1,425 00
Unearned premiums at 50 per cent on fire risks running one year or less .....	63,844 33
Due and accrued for salaries, rent, advertising, agency and miscellaneous expenses .....	958 64
All other demands against the company: Taxes .....	190 59
<b>Total amount of all liabilities .....</b>	<b>\$66,388 56</b>
Contingent liability of members subject to assessments .....	\$638,443 25
<b>Net cash surplus .....</b>	<b>\$58,322 14</b>

## INCOME DURING THE YEAR

	Fire.
Premiums and assessments collected during the year .....	\$132,675 95
Deduct reinsurance, rebate, abatement and return premiums .....	7,242 71
<b>Received for premiums and assessments .....</b>	<b>\$125,433 24</b>
Interest on bonds and mortgages .....	4,479 71
<b>Total income during the year .....</b>	<b>\$129,912 95</b>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire .....	\$ 9,015 43
Cash dividends paid to members .....	90,226 79
Salaries, fees, and all other charges of clerks, agents and other employes .....	9,058 53
State, national and local taxes .....	454 79
All other payments and expenditures, viz: Advertising, \$82.40; rent, \$924.00; stationery, \$880.74; postage and telegraph, \$539.34; miscellaneous expenses, \$3,909.50 .....	6,336 04
<b>Total expenditures during the year .....</b>	<b>\$115,091 58</b>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908 .....	\$12,958,447 00	\$120,070 18
Written during the year .....	15,262,688 00	133,040 69
Totals .....	\$28,221,135 00	253,110 87
Expired and terminated .....	14,234,799 00	125,422 22
Net amount in force .....	<u>\$13,986,336 00</u>	<u>\$127,688 65</u>

## RETAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$13,986,336 00	\$127,688 65
Net amount in force Dec. 31, 1909 .....	<u>\$13,986,336 00</u>	<u>\$127,688 65</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date .....	\$1,209,952 22
Total losses paid from organization to date .....	201,359 16
Total cash dividends declared since the company commenced business .....	<u>757,433 19</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken .....	\$2,731,869 00
Premiums and assessments received .....	22,953 97
Losses paid .....	96 23
Losses incurred .....	<u>96 23</u>

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
People's Gas Light & Coke Co., of Chicago, 5s, refund., gold .....		\$10,000 00	\$10,325 00
Western United Gas & Electric Co., 1st mort., and refund., gold, 5s .....		18,000 00	17,460 00
Commonwealth Power Co., 1st mort., gold, 5s .....		10,000 00	9,900 00
Grand Rapids & Muskegon Power Co., 1st mort., gold, 5s .....		12,000 00	11,890 00
Chicago Railways Co., 1st mort., gold, 5s .....		25,000 00	25,375 00
Michigan S a e Telephone Co., 1st mort., gold, 5s .....		10,000 00	9,950 00
Metropolitan West Side Elevated Ry. Co., 1st mort., gold, 4s .....		5,000 00	4,175 00
South Side Elevated R. R. Co., of Chicago, 1st mort., gold, 4½s .....		5,000 00	4,693 75
The Pacific Telephone & Telegraph Co., 1st mort., 5s .....		5,000 00	4,981 25
Totals .....		<u>\$100,000 00</u>	<u>\$98,740 00</u>

## NATIONAL MUTUAL CHURCH INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

[Located at No. 184 LaSalle street, Chicago, Ill.; incorporated March 18, 1899; commenced business in Illinois March 18, 1899.]

JAMES B. HOBBS, President.

HENRY P. MAGILL, Secretary.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due .....	\$ 1,200 00
Market value of bonds owned by the company, Schedule A .....	46,583 75
Cash on hand and in bank .....	8,937 17
Interest due and accrued on stocks not included in market value .....	577 08
Gross premiums in course of collection not more than three months due .....	2,554 69
Amount of unpaid assessments on premiums or deposit notes due and collectible .....	2,358 68
All other property belonging to the company, viz: London Mutual Fire Ins. Co., Toronto, Canada, \$42.03; Ohio German Fire Ins. Co., Toledo, Ohio, \$58.65; unpaid policy fees, \$104.04 .....	204 72
Total cash assets .....	<u>\$ 62,416 09</u>
Amount of premium or deposit notes less assessments .....	255,071 27
Total assets .....	<u>\$317,487 36</u>

## DEDUCT ASSETS NOT ADMITTED.

Premiums over 90 days due .....	\$356 77
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members .....	<u>\$317,130 59</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$ 8,618 64
Unearned premiums at 50 per cent on fire risks running one year or less ..	\$ 1,485 91
Unearned premiums <i>pro rata</i> on fire risks running more than one year ..	35,719 35
Total amount of unearned premiums on all outstanding risks .....	37,205 26
Dividends unpaid .....	1,624 96
All other demands against the company: Sundry assessments, \$280.23; commissions, brokerage and other charges, \$245.69; reinsurance premiums \$6,463.00 .....	6,988 92
Total amount of all liabilities .....	<u>\$54,437 78</u>
Net amount of premiums or deposit notes .....	<u>\$255,071 27</u>
Net cash surplus .....	<u>\$7,621 54</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year .....	\$136,831 95
Deduct reinsurance, rebate, abatement and return premiums .....	34,111 72
Received for premiums and assessments .....	\$102,720 23
Interest on bonds and mortgages .....	82 50
Interest and dividends on bonds, stocks and collateral loans .....	2,444 07
Received from other sources, viz: Commissions and adjustment expenses from other companies, \$7,987.79; policy fees, \$2,031.28; accounts receivable, \$135.17 .....	10,154 24
Total income during the year .....	<u>\$115,401 04</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire .....	\$48,893 16
Cash dividends paid to members .....	8,115 53
Cash paid or returned during the year to members who have discontinued their policies .....	1,584 42
Commissions or brokerage .....	3,081 51
Salaries, fees, and all other charges of officers, clerks, agents and other employes .....	39,862 62
State, national and local taxes .....	542 20
All other payments and expenditures, viz: General expense, printing, advertising, rent, postage, etc .....	13,173 97
Total expenditures during the year .....	<u>\$115,253 41</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums
In force Dec. 31, 1908 .....	\$32,208,516 00	\$118,263 69
Written during the year .....	8,537,172 00	33,408 83
Totals .....	\$40,745,688 00	\$151,672 52
Expired and terminated .....	8,297,880 00	33,371 46
In force at end of year .....	\$32,447,808 00	\$118,301 06
Deduct amount reinsured .....	10,430,331 00	43,890 55
Net amount in force .....	<u>\$22,017,477 00</u>	<u>\$74,410 51</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date .....	\$1,269,421 47
Total losses paid from organization to date .....	461,974 62
Total cash dividends declared since the company commenced business .....	<u>51,733 96</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken .....	\$3,908,541 00
Premiums and assessments received .....	15,068 95
Losses paid .....	9,319 68
Losses incurred .....	<u>12,703 48</u>

## SCHEDULE A.

## Bonds.

Description.	Par value.	Market value.
Chicago Gas Light & Coke Co., Chicago, 1st mort., 5s .....	\$5,000 00	\$5,225 00
Consumers Gas Co., Chicago, 1st mort., 5s .....	5,000 00	5,125 00
Peoples Gas Light & Coke Co., Chicago, 1st mort., 5s .....	5,000 00	5,162 50
Commonwealth Electric Co., Chicago, 1st mort., 5s .....	5,000 00	5,131 25
Missouri Edison Electric Co., St. Louis, Mo., 1st mort., 5s .....	5,000 00	5,100 00
Union Electric Light & Power Co., St. Louis, Mo., 1st mort., 5s .....	5,000 00	5,150 00
Pere Marquette R. R. Co., 1st mort., 4½s .....	5,000 00	4,950 00
Indiana Ry. Co., 1st mort., 5s .....	4,000 00	4,000 00
Des Moines City Ry. Co., Des Moines, Iowa, 1st mort., refund., 5s .....	5,000 00	4,650 00
Village of Lake Bluff, Lake Bluff, Ills., imp., 5s .....	2,200 00	2,090 00
<b>Totals.....</b>	<b>\$46,200 00</b>	<b>\$46,583 75</b>

## PROTECTION MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 77 Jackson boul., Chicago, Ill.; incorporated Aug. 31, 1887; commenced business in Illinois Aug. 31, 1887.]

JOHN C. FETZER, President.

P. J. HALLA, Secretary.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company unincumbered .....	\$ 8,093 81
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due .....	77,973 25
Loans on bonds and mortgages (first liens) upon which more than one year's interest is due .....	11,000 00
Interest due on said bond and mortgage loans, \$443.67; accrued, \$1,837.92 .....	2,281 59
Market value of bonds owned by the company, Schedule, A .....	62,515 27
Loans secured by pledge of bonds, stocks or other collateral, Schedule B .....	6,000 00
Cash on hand and in bank .....	47,995 78
Interest accrued on collateral loans .....	171 50
Gross premiums in course of collection not more than three months due .....	8,003 70
All other property belonging to the company, viz: Mill Owners Mutual Fire Insurance Co. account share December, 1909 expenses, \$958.64; account rent from 514 W. Taylor street, \$120.00; account expenditures made in connection with foreclosure proceedings, \$1,261.37 .....	2,340 01
<b>Total cash assets.....</b>	<b>\$ 226,374 91</b>
<b>Amount of contingent liability members subject to assessment .....</b>	<b>1,020,477 05</b>
<b>Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....</b>	<b>\$1,246,851 96</b>

## LIABILITIES.

Net amount of unpaid losses .....	\$ 2,160 00
Unearned premiums at 50 per cent on fire risks running one year or less .....	102,047 71
All other demands against the company .....	408 24
<b>Total amount of all liabilities.....</b>	<b>\$104,615 95</b>
<b>Contingent liability of members subject to assessment .....</b>	<b>\$1,020,477 05</b>
<b>Net cash surplus .....</b>	<b>\$121,758 96</b>

## INCOME DURING THE YEAR.

	Fire.	
Premiums and assessments collected during the year.....	\$213,602 18	
Deduct reinsurance, rebate, abatement and return premiums.....	11,221 48	
Received for premiums and assessments.....		\$202,380 70
Interest on bonds and mortgages.....		9,226 64
Interest and dividends on bonds, stocks and collateral loans.....		420 00
Received from other sources, viz: Rent.....		660 00
Total income during the year.....		<u>\$212,687 34</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$ 13,697 20
Cash dividends paid to members.....	152,796 91
Salaries, fees, and all other charges of officers, clerks, agents and other employes.....	13,782 21
State, National and local taxes.....	774 10
All other payments and expenditures, viz: Rents, \$1,476.00; stationery and supplies, \$1,444.33; postage and telegraph, \$861.57; advertising, \$132.40; taxes and repairs on real estate, \$147.56; miscellaneous expenses, \$6,164.32.....	10,226 48
Total expenditures during the year.....	<u>\$191,276 90</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$20,693,048 00	\$189,057 24
Written during the year.....	24,483,994 00	214,066 31
Totals.....	<u>\$45,177,042 00</u>	<u>\$403,123 55</u>
Expired and terminated.....	22,529,150 00	199,028 14
Net amount in force.....	<u>\$22,647,892 00</u>	<u>\$204,095 41</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$22,647,892 00	\$204,095 41
Net amount in force Dec. 31, 1909.....	<u>\$22,647,892 00</u>	<u>\$204,095 41</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$2,504,652 61
Total losses paid from organization to date.....	487,825 35
Total cash dividends declared since the company commenced business.....	<u>1,533,658 37</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$3,818,936 00
Premiums received.....	32,480 19
Losses paid.....	137 30
Losses incurred.....	<u>137 30</u>

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
Sanitary District of Chicago, 4s.....		\$ 5,000 00	\$ 5,000 00
Sanitary District of Chicago, 4s.....		8,000 00	8,000 00
Sanitary District of Chicago, 4s.....		10,000 00	10,000 00
Chicago & Western Indiana R. R. Co., consol., 50-yr., 4s.....		11,000 00	10,202 50
Village of Glencoe, Cook county, Ill., special assessment, 4s, imp.....		3,000 00	2,846 25
Northwestern Gas Light & Coke Co., 5s.....		5,000 00	4,825 00
Village of West Hammond, Ill., sewer, 5s.....		500 00	505 63
Village of West Hammond, Ill., sewer, 5s.....		500 00	505 62
Village of West Hammond, Ill., sewer, 5s.....		1,000 00	1,011 25
Port Huron, Mich., repaving, 4s.....		1,000 00	1,010 00
Kalamazoo, Mich., school building, 4s.....		1,000 00	995 00
Ypsilanti, Mich., water, 4s.....		2,000 00	1,985 00
Marion, Ill., school building, 4s.....		1,000 00	1,000 00
Village of Burnham, Ill., local imp., 5s.....		2,400 00	2,400 00
Village of Burnham, Ill., local imp., 5s.....		1,400 00	1,400 00
Village of Burnham, Ill., local imp., 5s.....		2,400 00	2,400 00



## SCHEDULE A—Concluded.

## Bonds.

Description.	Par value.	Market value
City of E. Chicago, Ind., special assessment, 6s.....	\$ 801 99	\$ 801 89
City of E. Chicago, Ind., special assessment, 6s.....	301 87	301 87
City of E. Chicago, Ind., special assessment, 6s.....	301 87	301 87
City of E. Chicago, Ind., special assessment, 6s.....	301 87	301 87
Town of Cicero, Morton park, Ill., special assessment, 5s.....	1,421 52	1,421 52
Town of Cicero, Morton Park, Ill., special assessment, 5s.....	1,300 00	1,300 00
Town of Cicero, Morton Park, Ill., special assessment, 5s.....	1,300 00	1,300 00
Town of Cicero, Morton Park, Ill., special assessment, 5s.....	1,300 00	1,300 00
Town of Cicero, Morton Park, Ill., special assessment, 5s.....	1,300 00	1,300 00
Totals.....	<u>\$63,529 02</u>	<u>\$62,515 27</u>

## RETAIL MERCHANTS' ASSOCIATION MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 426 I. O. O. F. building, Springfield, Ill.; incorporated Sept. 29, 1898; commenced business in Illinois Sept. 29, 1898.]

GEO. S. CONNELLY, President.

W. W. SWETT, JR., Secretary.

### NO CAPITAL—PURELY MUTUAL.

#### ASSETS.

Market value of bonds owned by the company, Schedule A.....	\$ 2,400 00
Cash on hand and in bank.....	24,758 63
Interest due and accrued on stocks not included in market value.....	40 61
Gross premiums in course of collection not more than three months due.....	8,060 73
Total cash assets.....	<u>\$ 35,259 97</u>

#### OTHER RESOURCES.

Amount of contingent liability of members subject to assessment.....	313,606 74
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$348,866 71</u>

#### LIABILITIES.

Net amount of unpaid losses.....	\$ 1,500 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$24,948 26
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	6,799 11
Total amount of unearned premiums on all outstanding risks.....	31,747 37
Total amount of all liabilities.....	<u>\$33,247 37</u>
Contingent liability of members subject to assessment.....	<u>\$313,606 74</u>
Net cash surplus.....	<u>\$2,012 60</u>

#### INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$92,326 81
Deduct reinsurance, rebate, abatement and return premiums.....	31,398 99
Received for premiums as assessments.....	\$60,927 82
Interest and dividends on bonds, stocks and collateral loans.....	611 63
Total income during the year.....	<u>\$61,539 45</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$24,436 73
Cash dividends paid to members.....	14,328 86
Commissions or brokerage.....	7,575 75
Salaries, fees, and all other charges of clerks, agents and other employes.....	13,640 00
State, National and local taxes.....	150 34
All other payments and expenditures, viz: General expense, \$1,289.23; stationery, \$410.57; advertising, \$154.75; adjusting, \$285.14; postage, \$518.94; rents, \$1,188.50; fixtures \$302.00.....	4,149 13
Total expenditures during the year.....	<u>\$64,280 81</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1909.....	\$8,136,065 00	\$97,365 90
Written during the year.....	7,780,295 00	95,353 41
Totals.....	<u>\$15,916,360 00</u>	<u>\$192,719 31</u>
Expired and terminated.....	7,323,140 00	88,183 73
In force at end of the year.....	\$8,593,220 00	\$104,535 58
Deduct amount reinsured.....	3,226,225 00	41,615 83
Net amount in force.....	<u>\$5,366,995 00</u>	<u>\$62,919 75</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$4,355,330 00	\$49,896 51
More than one and not more than three years to run.....	727,289 00	8,542 27
More than three years to run.....	284,376 00	4,480 97
Net amount in force Dec. 31, 1909.....	<u>\$5,366,995 00</u>	<u>\$62,919 75</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$729,025 52
Total losses paid from organization to date.....	285,233 08
Total cash dividends declared since the company commenced business.....	<u>110,363 91</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$7,780,295 00
Premiums and assessments received.....	84,086 10
Losses paid.....	36,298 56
Losses incurred.....	<u>39,298 56</u>

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
Peoria city improvement.....		<u>\$2,400 00</u>	<u>\$2,400 00</u>



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## **Mutual Companies of Other States.**

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# CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 122-124 West Main street, Van Wert, Ohio; incorporated, Apr. 7, 1876; commenced business in Illinois July 13, 1892.]

H. V. OLNEY, President.

C. A. L. PURMORT, Secretary.

C. E. ROLLINS, JR., Attorney in Illinois at Chicago.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company unincumbered.....	\$ 40,000 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due.....	92,430 00
Interest accrued on said bonds and mortgage loans.....	3,970 11
Market value of bonds owned by the company, Schedule A.....	265,888 75
Cash on hand and in bank.....	30,841 45
Gross premiums in course of collection not more than three months due.....	44,098 51
<b>Total cash assets.....</b>	<b>\$477,228 82</b>

## OTHER RESOURCES.

Amount of contingent liability of members subject to assessment.....	\$1,080,185 85
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$1,557,414 67</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 18,928 75
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$164,826 27
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	826 65
<b>Total amount of unearned premiums on all outstanding risks.....</b>	<b>165,652 92</b>
All other demands against the company, taxes.....	2,500 00
<b>Total amount of all liabilities.....</b>	<b>\$187,081 67</b>
Contingent liability of members subject to assessment.....	<u>\$1,080,185 85</u>
<b>Net cash surplus.....</b>	<b>\$290,147 17</b>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$414,379 38
Deduct reinsurance, rebate, abatement and return premiums.....	62,512 11
<b>Received for premiums and assessments.....</b>	<b>\$351,867 27</b>
Interest on bonds and mortgages.....	12,907 22
Received from other sources, viz: Rent, \$2,661.00; discount, \$585.79.....	3,446 79
<b>Total income during the year.....</b>	<b>\$368,021 28</b>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$143,732 74
Cash dividends paid to members.....	62,692 72
Commissions or brokerage.....	35,909 44
Salaries, fees, and all other charges of clerks, agents and other employes.....	21,836 80
State, National and local taxes.....	5,873 94
All other payments and expenditures, viz: Adjustment, \$1,362.59; rent, \$1,200.00; printing, \$962.67; postage, \$1,153.38; legal expense, \$644.46; furniture, \$1,109.79; maps, \$280.50; inspection, \$11,649.97; fuel, \$206.03; supplies, \$217.10; janitor, \$420.00 premiums, on bonds, \$1,233.40; general expense, \$1,010.58; decrease in real estate, \$6,023.25.....	27,625 82
Total expenditures during the year.....	<u>\$297,571 46</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$21,344,758 00	\$325,191 30
Written during the year.....	28,474,914 00	421,153 85
Totals.....	\$49,819,672 00	\$746,345 15
Expired and terminated.....	26,681,719 00	413,700 82
Net amount in force.....	<u>\$23,137,953 00</u>	<u>\$332,644 33</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$22,945,136 00	\$329,652 55
More than one and not more than three years to run.....	23,650 00	433 33
More than three years to run.....	166,167 00	2,558 45
Net amount in force Dec. 31, 1909.....	<u>\$23,137,953 00</u>	<u>\$332,644 33</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$3,400,111 64
Total losses paid from organization to date.....	1,688,269 11
Total cash dividends declared since the company commenced business.....	<u>479,559 81</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$1,649,543 00
Premiums and assessments received.....	24,010 79
Losses paid.....	9,575 96
Losses incurred.....	<u>6,498 05</u>

## SCHEDULE A.

## Bonds.

Description.	Par value.	Market value.
U. S. Government, reg., 2s.....	\$50,000 00	\$50,875 00
U. S. Government, reg., 3s.....	400 00	408 50
U. S. Government, comp., 3s.....	1,400 00	1,429 75
Akron, Ohio, school district, 4s.....	16,000 00	16,160 00
Barnesville, Ohio, municipal, 5s.....	12,500 00	13,875 00
Canton, Ohio, school dist., 4s.....	23,000 00	23,330 00
Cincinnati, Ohio, school dist., 4s.....	10,000 00	10,300 00
Columbus, Ohio, municipal, 4s.....	20,000 00	20,200 00
Cuyahoga County, Ohio, court house, 4s.....	25,000 00	25,450 00
Postoria, Ohio, municipal, 4s.....	8,000 00	8,048 00
Maumee, Ohio, refund., 4 25s.....	9,000 00	9,225 00
New Lexington, Ohio, municipal, 4s.....	7,000 00	7,000 00
Troy, Ohio, municipal, 4s.....	19,500 00	19,597 50
Union City, Ohio, school, 4s.....	18,000 00	18,000 00
Van Wert county, Harrison township, 4s.....	7,500 00	7,500 00
Van Wert county, York township road, 4s.....	17,000 00	17,000 00
Wellsville, Ohio, municipal, 4 1/2s.....	16,500 00	17,490 00
Totals.....	<u>\$260,800 00</u>	<u>\$265,888 75</u>

# COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 31 Milk street, Boston, Mass.; incorporated Oct. 19, 1875; commenced business in Illinois Mar. 22, 1890.]

WILLIAM B. PLUNKETT, President.

BENJAMIN TAFT, Secretary.

GEO. W. POWELL, Attorney in Illinois at Chicago.

## NO CAPITAL—PURELY MUTUAL.

### ASSETS.

Interest due and accrued on bonds.....	\$ 5,414 56
Market value of bonds owned by the company, Schedule A.....	360,760 00
Cash on hand and in bank.....	48,222 52
Gross premiums in course of collection not more than three months due.....	13,842 73
Total cash assets.....	\$ 428,239 81
Amount of contingent liability of members subject to assessment.....	2,411,489 80
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$2,839,729 61</u>

### LIABILITIES.

Net amount of unpaid losses.....	\$ 4,008 65
Unearned premiums at 50 per cent on fire risks running one year or less.....	241,148 98
Due and accrued for salaries, rent, advertising, agency and miscellaneous expenses.....	328 00
All other demands against the company, taxes, \$3,154.81; federal corp. tax, \$241.63.....	7,396 45
Total amount of all liabilities.....	<u>\$252,882 78</u>
Contingent liability of members subject to assessment.....	<u>\$2,411,489 80</u>
Net cash surplus.....	<u>\$175,357 03</u>

### INCOME DURING THE YEAR.

	Fire.
Premiums collected during the year.....	\$507,325 43
Deduct rebate and return premiums.....	23,159 25
Premiums paid in 1908 account of 1909.....	<u>\$484,166 18</u>
	3,969 19
Received for premiums and assessments.....	\$490,196 99
Interest on bonds.....	15,171 11
Interest on deposits.....	1,102 60
Total income during the year.....	<u>\$496,470 70</u>

### DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$ 23,989 02
Cash dividends paid to members.....	408,718 17
Adjustment of losses.....	79 52
Inspections.....	13,355 88
Advertising, printing, stationery, postage, telegraph, telephone and express.....	2,222 86
Salaries, fees and all other charges of officers, clerks, agents and other employees.....	15,941 35
State, National and local taxes.....	6,084 55
All other payments and expenditures, viz: Rent, light, heat and janitor; traveling expenses; sundries.....	3,707 63
Decrease by adjustment in book value of bonds.....	4,313 75
Total expenditures during the year.....	<u>\$478,412 73</u>



## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$56,629,372 00	\$502,701 77
Written during the year.....	58,517,335 00	507,137 93
Totals.....	\$115,146,707 00	\$1,009,839 70
Expired and terminated.....	60,146,745 00	527,541 74
Net amount in force.....	<u>\$54,999,962 00</u>	<u>\$482,297 96</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$54,999,962 00	\$482,297 96
Net amount in force Dec. 31, 1909.....	<u>\$54,999,962 00</u>	<u>\$482,297 96</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$8,266,990 63
Total losses paid from organization to date.....	1,647,025 63
Total cash dividends declared since the company commenced business.....	<u>5,480,394 25</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$5,806,933 00
Premiums received.....	47,049 58
Losses paid.....	415 14
Losses incurred.....	<u>511 88</u>

## SCHEDULE A.

## Bonds.

Description.	Par value.	Market value.
Fall River, city of, reg., 3½s.....	\$20,000 00	\$19,800 00
Massachusetts, commonwealth of, reg., 3½s.....	18,000 00	17,460 00
Atchison, Topeka & Santa Fé R. R. Co., 4s.....	7,000 00	6,790 00
Bangor & Aroostook R. R. Co., 5s.....	15,000 00	16,800 00
Bangor & Aroostook R. R. Co., con. mort., 4s.....	5,000 00	4,200 00
Boston Elevated Ry. Co., 4s.....	6,000 00	6,000 00
Boston & Lowell R. R. Co., 3½s.....	10,000 00	9,600 00
Boston & Maine R. R. Co., reg., 4s.....	10,000 00	9,900 00
Boston & New York Air Line R. R. Co., 4s.....	4,000 00	4,000 00
Chicago & Eastern Illinois R. R., equip., 4½s.....	5,000 00	4,950 00
El Paso & Rock Island R. R. Co., 5s.....	5,000 00	5,250 00
Fitchburg R. R. Co., 4s.....	18,000 00	17,820 00
Lake Shore & Michigan Southern Ry. Co., 4s.....	17,000 00	16,150 00
Lynn & Boston R. R., corp., 5s.....	10,000 00	10,100 00
Maine Central R. R. Co., 5s.....	10,000 00	10,900 00
Maine Central R. R. Co., 4½s.....	16,000 00	16,480 00
Maine Central R. R. Co., 4s.....	3,000 00	3,000 00
Maryland, Delaware & Virginia Ry. Co., 5s.....	15,000 00	15,000 00
Michigan Central R. R. Co., 3½s.....	2,000 00	1,780 00
N. Y. Central & Hudson River R. R. Co., 3½s.....	15,000 00	12,150 00
N. Y., Chicago & St. Louis R. R. Co., 4s.....	10,000 00	9,200 00
N. Y., H. H. & Hartford R. R. Co., 4s.....	20,000 00	19,400 00
N. Y., N. H. & Hartford R. R. Co., 4s.....	3,000 00	2,970 00
Northern Maine Seaport R. R. Co., 5s.....	20,000 00	21,400 00
Northern Pacific & Great Northern Ry. Co. (C., B. & Q.), 4s.....	11,000 00	10,670 00
Pennsylvania R. R. Co., 3½s.....	1,000 00	970 00
Richmond Washington Co., 4s.....	9,000 00	9,000 00
American Telephone & Telegraph Co., 4s.....	20,000 00	18,600 00
American Writing Paper Co., 5s.....	5,000 00	4,400 00
New England Telephone & Telegraph Co., 4s.....	28,000 00	26,320 00
New England Telephone & Telegraph Co., 5s.....	10,000 00	10,300 00
Western Union Telegraph Co., 4½s.....	20,000 00	19,400 00
Totals.....	<u>\$368,000 00</u>	<u>\$360,760 00</u>

# FARMERS' FIRE INSURANCE COMPANY.

## YEAR ENDING DECEMBER 31, 1909.

Located at No. 53-55 E. Market street, York, Pa.; incorporated Apr. 6, 1853; commenced business in Illinois July 9, 1872.]

WILLIAM H. MILLER, President.

E. K. MCCONKEY, Secretary.

W. SECOR CUNNINGHAM, Attorney in Illinois at Chicago.

NO CAPITAL—PURELY MUTUAL.

Amount of ledger assets, Dec. 31, of previous year..... \$960,396 83

### INCOME.

	Fire.	
Gross premiums.....	\$620,701 33	
Deduct gross amount paid for—Reinsurance, fire, \$13,614.75; return premiums, fire, \$82,029.80.....	95,644 35	
Total premiums.....		\$525,056 98
Interest on mortgage loans and judgments.....	\$11,493 41	
Interest on collateral loans.....	8,050 22	
Interest on bonds and corporation loans and dividends on stocks.....	19,399 90	
Interest from other sources.....	2,385 32	
Rents—including company's occupancy of its own buildings.....	2,194 00	
Total interest and rents.....		43,532 85
From other sources, viz: Discount on losses.....		1,091 75
Total income.....		<u>\$569,681 58</u>
Total.....		<u>\$1,530,078 46</u>

### DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$330,731 61	
Deduct amount received for—Salvage, fire, \$3,284.78; reinsurance, fire, \$7,986.58.....	11,271 36	
Net amount paid for losses.....		\$319,460 25
Expenses of adjustment, settlement of losses.....		3,755 05
Commissions or brokerage.....		126,939 66
Allowances to local agencies for miscellaneous agency expenses.....		4,324 84
Salaries and expenses of special and general agents.....		21,486 61
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		31,265 50
Rents—including company's occupancy of its own buildings.....		1,800 00
Advertising, printing and stationery.....		4,071 67
Postage, telegrams, telephone and express.....		1,542 90
Legal expenses.....		1,503 26
Furniture and fixtures.....		7 15
Maps, including corrections.....		752 80
Underwriters' boards and tariff associations.....		7,539 18
Fire department, fire patrol and salvage corps assessments, fees, taxes and assessments.....		5,418 83
Inspections and surveys.....		7,162 20
Repairs and expenses on real estate.....		123 28
Taxes on real estate.....		550 60
State taxes on premiums.....		5,625 65
Insurance department licenses and fees.....		1,922 00
All other licenses, fees and taxes.....		2,139 14
Other disbursements, viz: Commission on securities purchased, \$5.24; home office expenses other than above, \$1,296.06; Arson fund, \$50.00.....		1,351 30
Agent's balances charged off.....		3,321 20
Total disbursements.....		<u>\$552,063 07</u>
Balance.....		<u>\$978,015 39</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 41,000 00
Mortgage loans and judgments on real estate.....	220,781 34
Loans secured by pledge of bonds, stocks or other collaterals.....	101,500 00
Book value of bonds and stocks (Schedule A).....	420,010 77
Cash in office.....	6,725 07
Deposits in trust companies and banks not on interest.....	106,746 10
Deposits in trust companies and banks on interest.....	17,000 00
Agent's balances, representing business written subsequent to October 1, last.....	58,336 92
Agent's balances, representing business written prior to October 1, last.....	5,915 19
<b>Total ledger assets.....</b>	<b>\$978,016 39</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,710 27
Interest accrued on bonds and corporation loans.....	2,036 65
Interest due and accrued on collateral loans.....	1,503 66
<b>Total.....</b>	<b>9,250 58</b>
Market value of bonds and stocks over book value.....	62,256 58
<b>Gross assets.....</b>	<b>\$1,049,525 55</b>

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to October 1, last.....	5,915 19
<b>Total admitted assets.....</b>	<b>\$1,043,610 36</b>

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$15,760 50
Losses in process of adjustment, or in suspense.....	33,241 00
Losses resisted.....	4,725 00
<b>Total claims for losses.....</b>	<b>\$53,726 50</b>
Deduct reinsurance.....	1,392 97
<b>Net amount of unpaid losses.....</b>	<b>\$ 52,333 53</b>
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$169,506 31
Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	332,645 28
<b>Total unearned premiums as computed above.....</b>	<b>502,151 59</b>
Amount reclaimable by the insured on perpetual fire insurance policies.....	3,274 69
State, county and municipal taxes due or accrued.....	4,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	234 31
<b>Total liabilities, except capital stock.....</b>	<b>\$561,904 12</b>
Surplus over all liabilities.....	481,616 24
<b>Total.....</b>	<b>\$1,043,610 36</b>

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1908.....	\$91,628,470 00	\$1,078,402 10
Written during the year.....	53,094,627 00	620,701 33
<b>Totals.....</b>	<b>\$144,723,097 00</b>	<b>\$1,699,103 43</b>
Expired and terminated.....	55,779,030 00	683,854 42
<b>In force at end of the year.....</b>	<b>\$88,944,067 00</b>	<b>\$1,015,249 01</b>
Deduct amount reinsured.....	1,765,378 00	19,040 28
<b>Net amount in force.....</b>	<b>\$87,178,689 00</b>	<b>\$996,208 78</b>

## RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$26,799,880 00	\$339,012 63
More than one and not more than three years to run.....	49,273,477 00	519,930 28
More than three years to run.....	11,105,337 00	137,265 87
<b>Net amount in force Dec. 31, 1909.....</b>	<b>\$87,178,689 00</b>	<b>\$996,208 78</b>

## GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000 00
Losses incurred during the year, fire.....	316,788 17
Amount loaned to officers and directors.....	24,200 00
Amount loaned to stockholders not officers.....	Nothing

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Gross risks written.....	\$5,092,947 00
Less.....	1,221,054 00
Net risks written.....	\$3,871,893 00
Gross premiums received.....	\$61,153 76
Less.....	11,580 18
Net premiums received.....	\$49,593 58
Net losses paid.....	\$18,299 51
Net losses incurred.....	\$19,725 88

## SCHEDULE A.

## Bonds and Stocks.

Description.	Book value.	Market value.
United States Government, coup., 4s.....	\$12,275 00	\$11,433 34
United States Steel Corporation, sink fund, gold, 5s.....	932 50	1,041 67
Reading Co. & Philadelphia Coal & Iron Co., 4s.....	4,631 25	4,950 00
Philadelphia & Erie R. R. Co., mort., 5s.....	15,907 90	16,162 50
Shamokin, Sunbug & Lewisburg R. R. Co., 5s.....	9,750 00	9,916 67
Lehigh Valley R. R., gen. con., mort., coup., 4s.....	9,971 90	9,633 33
Lehigh Valley R. R., ge. con. mort., reg., 4s.....	10,050 00	9,633 33
Potomac Valley R. R. Co., 5s.....	9,250 00	10,750 00
Lehigh Valley Coal Co.....	10,300 00	10,650 00
York Felt & Paper Co., 1st mort., 6s.....	5,000 00	4,950 00
York Hotel Co., 1st mort., 5s.....	10,000 00	9,791 66
Central Market House Co., York, Pa., 4s.....	10,000 00	9,833 34
Billmeyer & Small Co., York, Pa., 6s.....	3,000 00	2,767 50
York Gas Co., York Pa., demand note, 5s.....	10,000 00	9,980 56
York Water Co., York, Pa., demand note, 5s.....	28,000 00	27,669 45
Pennsylvania R. R. Co.....	28,095 68	34,000 00
York National Bank, York, Pa.....	49,267 05	51,058 00
York County National Bank, York, Pa.....	2,130 00	2,500 00
First National Bank of York, Pa.....	23,728 35	14,375 00
Farmers National Bank, York, Pa.....	1,615 00	2,184 00
Guardian Trust Co., York, Pa.....	24,503 64	27,000 00
York Gas Co.....	60,602 50	76,190 00
York Water Co.....	75,000 00	120,000 00
Carlisle Ave. Market & Storage Co.....	1,000 00	800 00
General Roofing Mfg. Co., East St. Louis, Ill.....	5,000 00	5,000 00
Totals.....	\$420,010 77	\$482,270 35

# GRAIN DEALERS' NATIONAL MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 808-811 Board of Trade building, Indianapolis, Ind.; incorporated Dec. 24, 1902; commenced business in Illinois Mar. 20, 1904.]

H. N. KNIGHT, President.

C. A. McCOTTER, Secretary.

V. P. TURNER, Attorney in Illinois at Pekin.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on mortgages (first liens) upon which not more than one year's interest is due...	\$54,700 00
Interest accrued on said bonds and mortgage loans.....	1,696 73
Market value of bonds owned by the company, Schedule A .....	50,000 00
Cash on hand and in bank.....	27,983 12
Gross premiums in course of collection not more than three months due.....	2,583 84
Amount of unpaid assessments on premiums or deposit notes due and collectible.....	1,085 38
<b>Total cash assets.....</b>	<b>\$138,029 07</b>

## OTHER RESOURCES.

Amount of premium or deposit notes less assessments.....	835,805 85
Amount of contingent liability of members subject to assessment.....	308,604 25
<b>Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....</b>	<b>\$1,282,439 17</b>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 5,100 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	73,670 18
All other demands against the company, taxes.....	1,890 31
<b>Total amount of all liabilities.....</b>	<b>\$80,660 49</b>
<b>Net amount of premium or deposit notes.....</b>	<b>\$835,805 85</b>
<b>Contingent liability of members subject to assessment.....</b>	<b>\$308,604 25</b>
<b>Net cash surplus.....</b>	<b>\$57,368 58</b>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$202,886 90
Deduct reinsurance, rebate, abatement and return premiums.....	326 52
<b>Received for premiums and assessments.....</b>	<b>\$202,560 38</b>
Interest on bonds and mortgages.....	4,902 87
Received from other sources, viz: Discount losses, \$356.32; premium on bonds sold, 56.71.	613 03
<b>Total income during the year.....</b>	<b>\$208,076 28</b>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$79,478 72
Cash paid or returned during the year to members who have discontinued their policies.....	44,872 33
Commissions or brokerage.....	4,030 23
Salaries, fees, and all other charges of clerks, agents and other employes.....	25,726 16
State, National and local taxes.....	1,237 22
All other payments and expenditures, viz: Adjustment losses, \$719.84; stationery and printing, \$1,380.00; advertising, \$1,024.65; postage, \$1,534.36; furniture and fixtures, \$634.25; inspections, \$9,456.31; office expenses, \$2,732.60; travel, \$5,679.99; premium on bonds, \$1,725.90; general expenses, \$1,728.08; accrued interest on investments purchased, \$297.93.....	29,913 91
<b>Total expenditures during the year.....</b>	<b>\$185,258 57</b>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$9,034,292 00	\$125,969 75
Written during the year.....	7,692,445 00	91,809 58
Totals.....	\$16,726,737 00	\$217,779 33
Expired and terminated.....	5,916,600 00	70,133 47
In force at end of the year.....	\$10,810,137 00	\$147,645 86
Deduct amount reinsured.....	36,000 00	305 50
Net amount in force.....	\$10,774,137 00	\$147,340 36

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$10,774,137 00	\$147,340 36
Net amount in force Dec. 31, 1909.....	\$10,774,137 00	\$147,340 36

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$904,917 07
Total losses paid from organization to date.....	362,908 82

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$514,825 00
Premiums and assessments received.....	33,776 54
Losses paid.....	32,018 36
Losses incurred.....	33,610 75

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
Terre Haute, Ind., school.....		\$10,000 00	\$10,000 00
City of Columbus, Ind., fund.....		14,000 00	14,000 00
Huntington County, Ind., court house.....		5,000 00	5,000 00
City of Whiting, Ind., park.....		9,000 00	9,000 00
City of Michigan City, Ind., school.....		12,000 00	12,000 00
Totals.....		\$50,000 00	\$50,000 00

## INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 230 East Ohio street, Indianapolis, Ind.; incorporated April 1, 1897; commenced business in Illinois May 31, 1907.]

C. C. FOSTER, President.

F. B. FOWLER, Secretary.

PHILIP S. LINDNER, Attorney in Illinois at Sandwich.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company unincumbered.....	\$ 21,274 17
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due.....	131,000 00
Interest accrued on said bond and mortgage loans.....	2,053 45
Market value of bonds owned by the company, Schedule A.....	56,185 35
Cash on hand and in bank.....	8,584 37
Interest accrued on bonds and bank balances.....	921 27
Gross premiums in course of collection not more than three months due.....	10,300 67
Total cash assets.....	\$230,319 28

## OTHER RESOURCES.

Amount of premium or deposit notes less assessments.....	593,865 42
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$824,184 70</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 6,570 57
Unearned premiums at 50 per cent on fire risks running one year or less.....	98,977 57
All other demands against the company: Taxes, \$1,800.00; commissions, brokerage and other charges, \$553.00.....	2,353 00
Total amount of all liabilities.....	<u>\$107,900 57</u>
Net amount of premiums or deposit notes.....	<u>\$593,865 42</u>
Net cash surplus.....	<u>\$122,418 71</u>

## INCOME DURING THE YEAR.

	Fire.	
Premiums and assessments collected during the year.....	\$227,944 38	
Deduct reinsurance, rebate, abatement and return premiums.....	28,637 48	
Received for premiums and assessments.....		\$199,306 90
Interest on bonds and mortgages.....		8,130 94
Interest on bank balances.....		610 96
Received from other sources, viz.: Discount.....		110 74
Total income during the year.....		<u>\$208,159 54</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$63,110 97
Cash dividends paid to members.....	55,436 77
Salaries, fees and all other charges of clerks, agents and other employees.....	13,832 00
State, national and local taxes.....	2,474 78
All other payments and expenditures, viz.: Inspection, \$12,066.26; printing and stationery, \$1,443.21; postage, \$900.00; rent, \$684.00; general expenses, \$1,970.79.....	17,064 26
Total expenditures during the year.....	<u>\$151,918 78</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$6,391,739 00	\$155,730 05
Written during the year.....	9,654,395 48	229,094 94
Totals.....	\$16,046,134 48	\$384,824 99
Expired and terminated.....	7,656,967 00	186,899 85
Net amount in force.....	<u>\$8,389,167 48</u>	<u>\$197,955 14</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$8,389,167 48	\$197,955 14
Net amount in force Dec. 31, 1909.....	<u>\$8,389,167 48</u>	<u>\$197,955 14</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$832,355 66
Total losses paid from organization to date.....	324,762 99
Total cash dividends declared since the company commenced business.....	<u>172,634 65</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$602,458 00
Premiums and assessments received.....	11,004 67
Losses paid.....	3,078 99
Losses incurred.....	<u>3,078 99</u>

## SCHEDULE A.

## Bonds.

Description.	Par value.	Market value.
Indianapolis, school.....	\$10,000 00	\$10,000 00
Indianapolis, city hall.....	10,000 00	10,000 00
Morgan County, Ray Tp.....	10,560 00	10,246 37
Morgan County, Monroe Tp.....	5,100 00	4,629 55
Morgan County, Jackson Tp.....	5,580 00	5,398 09
Tipton County, Jefferson Tp.....	4,986 00	4,823 46
Tipton County, Liberty Tp.....	2,640 00	2,546 54
Clinton County, Forest Tp.....	3,876 00	3,728 79
Clinton County, Cicero Tp.....	3,294 00	3,168 17
Randolph County, Green Tp.....	1,694 55	1,644 38
Totals.....	<u>\$57,730 55</u>	<u>\$56,185 35</u>

## INDIANA MILLERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 316 No. Meridian street, Indianapolis, Ind.; incorporated Sept. 25, 1889; commenced business in Illinois May 9, 1895.]

M. S. BLISH, President.

E. E. PERRY, Secretary.

F. S. DANFORTH, Attorney in Illinois, at Chicago.

## NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company unincumbered.....	\$ 55,000 0
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due.....	6,100 00
Interest accrued on said bond and mortgage loans.....	72 67
Market value of bonds and stocks owned by the company, Schedule A.....	242,758 75
Loans secured by pledge of bonds, stocks or other collateral, Schedule B.....	7,100 00
Cash on hand and in bank.....	39,623 44
Interest due and accrued on stocks not included in market value.....	2,141 38
Interest due and accrued on collateral loans.....	108 52
Gross premiums in course of collection not more than three months due.....	1,121 56
Amount of unpaid assessments on premiums or deposit notes due and collectible.....	754 95
Total cash assets.....	<u>\$ 354,781 27</u>
Amount of contingent liability of members subject to assessment.....	1,105,038 49
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$1,459,819 76</u>

## LIABILITIES.

Unearned premiums <i>pro rata</i> on fire risks running more than one year.....	60,650 84
All other demands against the company: Taxes.....	1,932 61
Total amount of all liabilities.....	<u>\$62,583 45</u>
Contingent liability of members subject to assessment.....	<u>\$1,105,038 49</u>
Net cash surplus.....	<u>\$292,197 82</u>

## INCOME DURING THE YEAR.

Premiums and assessments collected during the year.....	\$163,439 03
Interest on bonds and mortgages.....	411 83
Interest and dividends on bonds, stocks and collateral loans.....	10,009 12
Received from other sources, viz: Rents.....	3,940 00
Total income during the year.....	<u>\$177,799 98</u>



## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$37,918 21
Cash paid or returned during the year to members who have discontinued their policies.....	58,399 09
Salaries, fees, and all other charges of officers, clerks, agents and other employes.....	16,573 91
State, national and local taxes.....	2,935 49
All other payments and expenditures, viz: Rent, \$1,200.00; repairs, \$1,631.52; adjusting, \$327.01; advertising, \$975.92; printing and stationery, \$515.43; exchange, \$120.50; travel, \$2,824.48; general office, \$1,040.85; telegrams, \$284.51; Inspec. & Eng. Dept., \$12,835.43; postage, \$625.54; premium on bonds purchased, \$1,381.76; attorney, \$1,975.00; furniture, \$1,097.34; permanent improvements, \$2,422.01.....	29,157 30
Total expenditures during the year.....	<u>\$144,989 60</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$12,316,844 92	\$132,985 30
Written during the year.....	7,156,307 50	46,716 08
Totals.....	<u>\$19,473,152 42</u>	<u>\$179,701 38</u>
Expired and terminated.....	7,486,924 00	58,399 09
Net amount in force.....	<u>\$11,986,228 42</u>	<u>\$121,301 69</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$11,986,228 42	\$121,301 69
Net amount in force Dec. 31, 1909.....	<u>\$11,986,228 42</u>	<u>\$121,301 69</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$2,072,376 91
Total losses paid from organization to date.....	<u>1,073,462 00</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$370,350 00
Premiums and assessments received.....	6,896 32
Losses paid.....	28 42
Losses incurred.....	<u>28 42</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Par value.	Market value.
Newton county, Ind.....	\$ 1,000 00	\$ 1,029 10
Terre Haute, Ind.....	1,000 00	1,037 10
Warren county, Ind.....	1,000 00	1,034 00
Danville, Ind.....	1,000 00	1,087 90
Danville, Ind.....	1,000 00	1,077 50
Danville, Ind.....	1,000 00	1,066 80
Danville, Ind.....	1,000 00	1,055 00
Marion, Ind.....	1,000 00	1,002 50
Cass township, Green county, Ind.....	1,000 00	1,003 00
Cass township, Green county, Ind.....	1,500 00	1,508 85
Owen township, Jackson county, Ind.....	150 00	150 92
Owen township, Jackson county, Ind.....	150 00	156 00
Owen township, Jackson county, Ind.....	150 00	160 72
Dick Johnson township, Clay county, Ind.....	500 00	503 05
Marion county, Ind.....	18,000 00	18,205 20
Indianapolis, Ind.....	7,000 00	7,102 90
Indianapolis, Ind.....	1,000 00	1,017 00
Indianapolis, Ind.....	20,000 00	20,364 00
Posey township, Rush county, Ind.....	335 00	359 89
Posey township, Rush county, Ind.....	1,335 00	1,440 33
Posey township, Rush county, Ind.....	1,335 00	1,446 20
Ambia, Ind.....	2,600 00	2,934 10
Seymour, Ind.....	10,000 00	10,000 00
Warren county, Ind.....	7,000 00	<u>7,144 90</u>

SCHEDULE A—*Concluded.*

## Bonds and Stocks.

Description.	Par value.	Market value.
Warren, Ind. ....	\$ 4,000 00	\$ 4,480 52
Montpelier, Ind. ....	1,500 00	1,731 45
Brazil, Ind. ....	5,000 00	5,771 50
Seymour, Ind. ....	1,000 00	1,040 20
Seymour, Ind. ....	1,000 00	1,042 00
St. Joe county, Ind. ....	3,000 00	3,005 10
St. Joe county, Ind. ....	10,000 00	10,021 00
St. Joe county, Ind. ....	6,000 00	6,015 00
Indiana State Board of Agriculture .....	33,000 00	33,161 70
Vigo county, Ind. ....	5,000 00	5,579 50
Vigo county, Ind. ....	1,000 00	1,121 70
Vigo county, Ind. ....	4,000 00	4,509 20
LaPorte, Ind. ....	2,560 00	2,740 75
LaPorte, Ind. ....	1,920 00	1,997 79
Zionsville, Ind. ....	250 00	251 52
Zionsville, Ind. ....	250 00	254 52
Zionsville, Ind. ....	250 00	257 40
Monroe county, Ind. ....	4,000 00	4,025 20
Monroe county, Ind. ....	500 00	501 55
Newcastle, Ind. ....	5,000 00	5,383 00
Crawfordsville, Ind. ....	2,000 00	2,022 80
Crawfordsville, Ind. ....	3,000 00	3,043 20
Crawfordsville, Ind. ....	3,000 00	3,051 90
Crawfordsville, Ind. ....	3,000 00	3,060 30
Lawrence county, Ind. ....	3,000 00	3,169 50
Huntington county, Ind. ....	1,000 00	1,002 90
Tipton, Ind. ....	500 00	503 50
Blanton Milling Co. ....	2,000 00	2,000 00
Peoples Light & Heat Co. ....	15,000 00	15,000 00
I. & C. Traction Co. ....	12,000 00	9,000 00
Indianapolis Elevator Co., stock. ....	15,000 00	10,000 00
Belt Ry. Co., pref. stock. ....	10,750 00	16,125 00
Totals .....	<u>\$238,535 00</u>	<u>\$242,758 75</u>

## INDUSTRIAL MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 31 Milk street, Boston, Mass.; incorporated April 17, 1890; commenced business in Illinois March 27, 1896.]

CHARLES T. PLUNKETT, President.

BENJAMIN TAFT, Secretary.

G. W. POWELL, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of bonds owned by the company, Schedule A .....	\$265,140 00
Cash in bank .....	37,891 50
Interest due and accrued on bonds not included in market value .....	4,261 23
Gross premiums in course of collection not more than three months due .....	9,369 39
Total cash assets .....	\$ 316,662 12
Amount of contingent liability of members subject to assessment .....	1,530,681 40
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members .....	<u>\$1,847,343 52</u>

## LIABILITIES.

Net amount of unpaid losses .....	\$ 3,023 67
Unearned premiums at 50 per cent on fire risks running one year or less .....	153,068 14
Due and accrued for salaries, rent, advertising, agency and miscellaneous expenses .....	211 26
All other demands against the company: Taxes, State, county and other taxes, \$2,078.94; federal corporation tax, \$2,779.89 .....	4,858 83
Total amount of all liabilities .....	<u>\$161,161 90</u>
Contingent liability of members subject to assessment .....	<u>\$1,530,681 40</u>
Net cash surplus .....	<u>\$155,500 22</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums collected during the year .....	\$322,655 65
Deduct rebate, and return premiums .....	14,916 55
Premiums paid in 1908, account of 1909 .....	<u>\$307,739 10</u>
	2,399 50
Received for premiums .....	\$305,339 60
Interest on bonds and mortgages .....	10,880 28
Interest from National Banks .....	883 47
Total income during the year .....	<u>\$317,103 35</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire .....	\$ 18,692 97
Cash dividends paid to members .....	248,754 30
Adjustment of losses .....	49 20
Inspections .....	4,072 93
Advertising, printing, stationery, postage, telegrams, telephone and express .....	1,488 06
Salaries, fees, and all other charges of officers, clerks, agents and other employes .....	11,514 95
State, national and local taxes .....	3,999 05
All other payments and expenditures, viz: Rent, light, heat and janitor, \$1,062.13; traveling expenses, \$942.18; sundries, \$370.57 .....	2,394 88
Decrease by adjustment in book value of bonds .....	1,858 12
Total expenditures during the year .....	<u>\$292,824 46</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force December 31, 1908 .....	\$35,470,334 00	\$318,510 07
Written during the year .....	36,777,787 00	321,759 28
Totals .....	<u>\$72,248,121 00</u>	<u>\$640,269 35</u>
Expired and terminated .....	37,648,503 00	334,133 07
Net amount in force .....	<u>\$34,599,618 00</u>	<u>\$306,136 28</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run .....	\$34,599,618 00	\$306,136 28
Net amount in force Dec. 31, 1909 .....	<u>\$34,599,618 00</u>	<u>\$306,136 28</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date .....	\$4,072,333 40
Total losses paid from organization to date .....	665,712 15
Total cash dividends declared since the company commenced business .....	<u>2,873,962 46</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken .....	\$3,816,371 00
Premiums received .....	31,409 18
Losses paid .....	287 20
Losses incurred .....	<u>357 06</u>

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
Fall River, city of, reg., 3½s		\$15,000 00	\$14,850 00
Massachusetts, commonwealth of, reg., 3½s		4,000 00	3,880 00
Massachusetts, commonwealth of, reg., 3½s		9,000 00	8,730 00
Bangor & Aroostook R. R. Co., cons. mort., 4s		4,000 00	3,360 00
Boston Elevated Ry. Co., 4s		3,000 00	3,000 00
Boston & Lowell R. R. Co., 4s		1,000 00	1,000 00
Boston & Lowell R. R. Co., 4s		4,000 00	4,000 00
Boston & Lowell R. R. Co., 3½s		5,000 00	4,800 00
Boston & Maine R. R. Co., reg., 4s		5,000 00	4,950 00
Boston & New York Air Line R. R. Co., 4s		3,000 00	3,000 00
Chicago, Indiana & Southern R. R. Co., 4s		15,000 00	14,250 00
Chicago & Southern R. R. Co., 4½s		5,000 00	4,900 00
El Paso & Rock Island R. R. Co., 5s		2,000 00	2,100 00
Lynn & Boston R. R. Co., 5s		5,000 00	5,050 00
Maine Central R. R. Co., 4½s		5,000 00	5,150 00
Maine Central R. R. Co., 4s		3,000 00	3,000 00
Maryland, Delaware & Virginia Ry. Co., 5s		5,000 00	5,000 00
New York Central & Hudson River R. R. Co., 3½s		10,000 00	8,100 00
New York, Chicago & St. Louis Ry. Co., 4s		8,000 00	7,360 00
Northern Maine Seaport R. R. Co., 5s		15,000 00	16,050 00
New York, New Haven & Hartford R. R. Co., 4s		15,000 00	14,550 00
New York, New Haven & Hartford R. R. Co., 4s		1,000 00	990 00
Northern Pacific & Great Northern Ry. Co., (C. B. & Q.) 4s		11,000 00	10,670 00
Pennsylvania R. R. 3½s		1,000 00	970 00
Richmond, Washington Co., 4s		7,000 00	7,000 00
American Tel. & Tel. Co., 4s		23,000 00	21,390 00
American Writing Paper Co., 5s		20,000 00	17,600 00
New England Tel. & Tel. Co., 4s		20,000 00	18,800 00
New England Te. & Tel. Co., 5s		19,000 00	19,570 00
Western Telephone & Telegraph Co., 5s		3,000 00	2,940 00
Western Union Telegraph Co., 4½s		29,000 00	28,130 00
Totals		<u>\$275,000 00</u>	<u>\$265,140 00</u>

## KEYSTONE MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 925 Chestnut street, Philadelphia, Pa.; incorporated Dec. 30, 1884; commenced business in Illinois April 28, 1891.]

FREDERICK A. DOWNES, President.

WILLIAM M. BURGESS, Secretary.

PHILIP J. HALLA, Attorney in Illinois, at Chicago.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of bonds owned by the company, Schedule A	\$255,650 00
Cash on hand and in bank	39,100 87
Interest due and accrued on bonds not included in market value	4,417 08
Gross premiums in course of collection not more than three months due	7,912 83
Total cash assets	\$ 307,080 78
Amount of contingent liability of members subject to assessment	1,465,354 55
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members	<u>\$1,772,435 33</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 2,074 00
Unearned premiums at 60 per cent on fire risks running one year or less.....	146,535 46
All other demands against the company: Taxes.....	3,225 82
Total amount of all liabilities.....	<u>\$151,835 28</u>
Contingent liability of members subject to assessment.....	<u>\$1,465,354 55</u>
Net cash surplus.....	<u>\$155,245 60</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$318,809 57
Deduct reinsurance, rebate, abatement and return premiums.....	<u>5,669 80</u>
Received for premiums and assessments.....	\$313,139 77
Interest on bonds and mortgages.....	<u>11,189 60</u>
Total income during the year.....	<u>\$324,329 37</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$ 22,415 26
Cash dividends paid to members.....	233,025 58
Cash paid or returned during the year to members who have discontinued their policies.....	24,950 75
Salaries, fees, and all other charges of officers, clerks, agents and other employes.....	12,353 78
State, national and local taxes.....	943 96
All other payments and expenditures, viz: Inspections, \$3,310.94; travel, \$620.43; rent, \$748.16; legal expenses, \$198.71; office and all other expenses, \$1,836.64.....	<u>6,714 91</u>
Total expenditures during the year.....	<u>\$300,404 24</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$30,155,533 00	\$278,495 92
Written during the year.....	<u>34,942,262 00</u>	<u>317,349 91</u>
Totals.....	\$65,097,795 00	\$595,845 83
Expired and terminated.....	<u>33,007,656 00</u>	<u>302,774 92</u>
Net amount in force.....	<u>\$32,090,139 00</u>	<u>\$293,070 91</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$32,090,139 00	\$293,070 91
Net amount in force Dec. 31, 1909.....	<u>\$32,090,139 00</u>	<u>\$293,070 91</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$4,105,238 28
Total losses paid from organization to date.....	747,095 12
Total cash dividends declared since the company commenced business.....	<u>2,509,248 58</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$3,565,418 00
Premiums and assessments received.....	29,550 74
Losses paid.....	143 90
Losses incurred.....	<u>227 35</u>

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
Philadelphia, Wilmington & Baltimore R. R. Co., 4s		\$35,000 00	\$35,000 00
Lehigh Valley R. R. Co., 4½s		15,000 00	15,900 00
Fort Worth & Denver City Ry. Co., 6s		10,000 00	11,300 00
Denver & Rio Grand R. R. Co., 5s		10,000 00	10,300 00
Columbus & Toledo R. R. Co., 4s		10,000 00	9,900 00
Seaboard Air Line Ry., 5s		10,000 00	10,000 00
Pittsburg, Cincinnati, Chicago & St. Louis Ry. Co., 3½s		10,000 00	9,400 00
St. Louis, Iron Mountain & Southern Ry. Co., 4s		10,000 00	8,800 00
Wheeling & Lake Erie R. R. Co., 4s		10,000 00	8,700 00
Wabash-Pittsburg Terminal R. R. Co., 4s		10,000 00	5,400 00
St. Paul, Minneapolis & Manitoba Ry. Co., 4½s		10,000 00	10,700 00
Minneapolis & St. Louis Ry., 4s		10,000 00	8,300 00
Pennsylvania Co., 4½s		10,000 00	10,400 00
Lehigh Valley R. R. Co., 6s		5,000 00	5,950 00
Columbia & Greenville R. R. Co., 5s		5,000 00	5,350 00
Southern Ry. Co., 5s		5,000 00	5,600 00
Duluth, Minn., water and light, 5s		5,000 00	5,450 00
Philadelphia & Erie R. R. Co., 4s		5,000 00	5,000 00
Peoples Passenger Ry. Co., 4s		5,000 00	4,750 00
Chicago, Ill., River Improvement Co., 4s		5,000 00	5,000 00
Reading Co., 4s		5,000 00	5,000 00
Electric & Peoples Traction Co., 4s		5,000 00	4,500 00
St. Louis Transit Co., 5s		5,000 00	4,250 00
Southern Pacific R. R. Co., 4s		5,000 00	4,750 00
Wisconsin Central Ry. Co., 4s		5,000 00	4,700 00
Atlantic Coast Line R. R. Co., 4s		5,000 00	4,750 00
Western Maryland R. R. Co., 4s		5,000 00	4,300 00
South Carolina & Georgia R. R. Co., 5s		5,000 00	5,150 00
Missouri Pacific Ry. Co., 5s		5,000 00	5,050 00
Lehigh & New York R. R. Co., 4s		5,000 00	4,750 00
New York & Erie R. R. Co., 5s		5,000 00	5,350 00
Long Island City & Flushing R. R., 5s		5,000 00	5,300 00
Baltimore & Ohio R. R. Co., 3½s		5,000 00	4,650 00
Pennsylvania Co., 3½s		1,000 00	970 00
Pennsylvania R. R. Co., 4s		1,000 00	980 00
<b>Totals</b>		<b>\$262,000 00</b>	<b>\$255,650 00</b>

## MANTON MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 925 Chestnut street, Philadelphia, Penn.; incorporated Feb. 28, 1894; commenced business in Illinois April 18, 1895.]

FREDERICK A. DOWNES, President.

WILLIAM M. BURGESS, Secretary.

PHILIP J. HALLA, Attorney in Illinois at Chicago.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of bonds owned by the company, Schedule A.	\$223,090 00
Cash on hand and in bank	32,943 58
Interest due and accrue on bonds not included in market value	3,061 40
Gross premiums in course of collection not more than three months due	7,605 44
<b>Total cash assets</b>	<b>\$ 266,700 42</b>
Amount of contingent liability of members subject to assessment	1,328,685 00
<b>Aggregate amount of assets, including premiums or deposit notes and contingent liability of members</b>	<b>\$1,595,385 42</b>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 1,970 30
Unearned premiums at 50 per cent on fire risks running one year or less.....	132,868 50
All other demands against the company: Taxes.....	2,872 68
Total amount of all liabilities.....	<u>\$137,711 48</u>
Contingent liability of members subject to assessment.....	<u>\$1,328,685 00</u>
Net cash surplus.....	<u>\$128,988 94</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$290,341 29
Deduct reinsurance, rebate, abatement and return premiums.....	5,123 51
Received for premiums and assessments.....	\$285,217 78
Interest and dividends on bonds, stocks and collateral loans.....	9,842 90
Total income during the year.....	<u>\$295,060 68</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$ 20,459 07
Cash dividends paid to members.....	209,481 41
Cash paid or returned during the year to members who have discontinued their policies.....	23,842 38
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	11,590 48
State, National and local taxes.....	826 21
All other payments and expenditures, viz.: Inspections, \$3,001.80; travel, \$605.55; rent, \$748.09; legal expenses, \$198.71; office and all other expenses, \$1,810.56.....	6,364 71
Total expenditures during the year.....	<u>\$272,534 26</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$26,414,138 00	\$245,455 98
Written during the year.....	31,665,496 00	289,111 87
Totals.....	\$58,079,634 00	\$534,567 85
Expired and terminated.....	29,142,428 00	268,830 85
Net amount in force.....	<u>\$28,937,206 00</u>	<u>\$265,737 00</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$28,937,206 00	\$265,737 00
Net amount in force Dec. 31, 1909.....	<u>\$28,937,206 00</u>	<u>\$265,737 00</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$2,374,564 91
Total losses paid from organization to date.....	319,149 16
Total cash dividends declared since the company commenced business.....	<u>1,486,236 45</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$3,187,152 00
Premiums and assessments received.....	25,950 08
Losses paid.....	127 86
Losses incurred.....	<u>187 18</u>

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
Ft. Worth & Denver City Ry. Co., 6s.		\$10,000 00	\$11,300 00
Columbus & Toledo R. R. Co., 4s.		10,000 00	9,900 00
Lehigh & New York R. R. Co., 4s.		10,000 00	9,500 00
Baltimore & Ohio R. R. Co., 4s.		10,000 00	9,300 00
Pitts., Cin., Chi. & St. Louis Ry. Co., 3½s.		10,000 00	9,400 00
St. Louis, Iron Mt. & Southern Ry. Co., 4s.		10,000 00	8,800 00
Ohio River R. R. Co., 5s.		10,000 00	11,300 00
Clev., Cin., Chi. & St. Louis, 4s.		10,000 00	9,400 00
Minneapolis & St. Louis R. R. Co., 4s.		10,000 00	8,300 00
St. Louis Terminal Assn., 4½s.		7,500 00	7,500 00
Philadelphia & Erie R. R. Co., 6s.		5,000 00	5,850 00
Southern Ry. Co., 5s.		5,000 00	5,600 00
Duluth, Minn., water and light, 5s.		5,000 00	5,450 00
Pennsylvania Co., 4½s.		5,000 00	5,200 00
Denver & Rio Grande R. R. Co., 5s.		5,000 00	5,150 00
Rio Grande Western R. R. Co., 4s.		5,000 00	4,750 00
Pittsburg Terminal R. R. & Coal Co., 5s.		5,000 00	5,100 00
Lehigh Coal & Navigation Co., 4½s.		5,000 00	5,250 00
Chicago, Ill., river imp Co., 4s.		5,000 00	5,000 00
Seaboard Air Line Ry., 5s.		5,000 00	5,000 00
Reading Co., 4s.		5,000 00	5,000 00
Norfolk & Western Ry. Co., 4s.		5,000 00	4,900 00
Oregon Short Line R. R. Co., 4s.		5,000 00	4,750 00
Western New York & Penna. Ry. Co., 4s.		5,000 00	4,500 00
Chicago, Rock Island & Pacific Ry. Co., 4s.		5,000 00	4,550 00
St. Paul, Minneapolis & Manitoba Ry. Co., 4½s.		5,000 00	5,350 00
South Carolina & Georgia R. R. Co., 5s.		5,000 00	5,150 00
Missouri Pacific Ry. Co., 5s.		5,000 00	5,050 00
Chicago, Rock Island & Pacific Ry., 4s.		5,000 00	4,950 00
New York & Erie R. R. Co., 5s.		5,000 00	5,350 00
Baltimore & Ohio R. R., 3½s.		5,000 00	4,650 00
St. Louis, Iron Mt. & Southern Ry. Co., 4s.		5,000 00	4,300 00
Long Island R. R. Co., 4s.		5,000 00	4,850 00
Toledo, St. Louis & Western, 3½s.		5,000 00	4,450 00
Missouri, Kansas & Texas of Texas, 5s.		5,000 00	5,250 00
Cleveland, Ohio, Board of Education, 6s.		2,000 00	2,040 00
Huntingdon & Broad Top R. R. Co., 4s.		1,000 00	1,950 00
<b>Totals</b>		<b>\$225,500 00</b>	<b>\$223,090 00</b>

## MERCANTILE MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Providence, R. I.; incorporated July, 1884; commenced business in Illinois Dec. 14, 1889.]

HENRY T. GRANT, President.

ALFRED H. EDDY, Secretary

GEORGE W. POWELL, Attorney in Illinois at Chicago.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of bonds and stocks owned by the company, Schedule A	\$282,497 50
Cash in bank	20,781 14
Interest due and accrued on bonds not included in market value	770 83
Gross premiums in course of collection not more than three months due	8,441 32
<b>Total</b>	<b>\$312,470 79</b>
Less special deposits to secure liabilities in Georgia	10,500 00
<b>Total cash assets</b>	<b>\$ 301,970 79</b>
Amount of contingent liability of members subject to assessment	1,237,155 90
<b>Aggregate amount of assets, including premiums or deposit notes and contingent liability of members</b>	<b>\$1,539,126 69</b>



## LIABILITIES.

Net amount of unpaid losses.....	\$ 1,100 00
Unearned premiums at 50 per cent on fire risks running one year or less .....	123,715 59
All other demands against the company: Taxes.....	6,992 07
Total amount of all liabilities.....	<u>\$131,807 66</u>
Less liabilities for unearned premiums secured by special deposits in Georgia.....	5,039 09
Total.....	<u>\$126,768 57</u>
Contingent liability of members subject to assessment.....	<u>\$1,237,155 90</u>
Net cash surplus.....	<u>\$175,202 22</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$261,050 26
Deduct reinsurance, rebate, abatement and return premiums.....	12,456 55
Received for premiums and assessments.....	\$248,593 71
Interest and dividends on bonds stocks and collateral loans.....	11,709 06
Total income during the year.....	<u>\$260,302 77</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$ 21,525 78
Cash dividends paid to members.....	201,032 03
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	14,930 00
State, national and local taxes.....	5,028 95
All other payments and expenditures, viz.: Rent, \$1,350.00; office travel, inspection, incidental, \$8,149.36.....	9,499 36
Total expenditures during the year.....	<u>\$252,016 12</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$27,617,175 00	\$246,394 89
Written during the year.....	29,951,850 00	261,594 72
Totals.....	\$57,569,025 00	\$507,989 61
Expired and terminated.....	29,491,011 00	260,558 43
Net amount in force.....	<u>\$28,078,014 00</u>	<u>\$247,431 18</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$28,078,014 00	\$247,431 18
Net amount in force Dec. 31, 1909.....	<u>\$28,078,014 00</u>	<u>\$247,431 18</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$3,681,658 82
Total losses paid from organization to date.....	765,326 53
Total cash dividends declared since the company commenced business.....	<u>2,351,707 29</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$3,210,762 00
Premiums and assessments received.....	27,813 57
Losses paid.....	173 12
Losses incurred.....	<u>173 12</u>

## SCHEDULE A.

## Bonds and Stocks.

Description.	Par value.	Market value.
Appling Co., court house.....	\$10,000 00	\$10,500 00
Tampa & Northern Ry. Co.....	5,000 00	4,850 00
Dayron Lighting Co.....	5,000 00	4,850 00
Mallory S. S. Co.....	10,000 00	9,000 00
Clyde S. S. Co.....	10,000 00	9,600 00
Illinois Central Ry. Co.....	5,000 00	7,400 00
Northern Pacific Ry. Co.....	10,000 00	14,600 00
N. Y., N. H. & Hartford.....	12,000 00	18,960 00
St. Louis & San Francisco Ry. Co.....	10,000 00	12,000 00
N. Y., N. H. & Hartford.....	937 50	937 50
R. I. Investment Co.....	16,500 00	19,800 00
American Express Co.....	20,000 00	60,000 00
Wells Fargo Co.....	10,000 00	67,000 00
American Telegraph & Telephone Co.....	20,000 00	28,600 00
Cumberland Telegraph & Telephone Co.....	10,000 00	14,600 00
Totals.....	<u>\$154,437 50</u>	<u>\$282,497 50</u>

## MICHIGAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at Lansing, Mich.; incorporated Nov. 1881; commenced business in Illinois Feb. 15, 1890.]

ROBERT HERKEL, President.

F. D. BAKER, Secretary.

JOHN D. CORY, Attorney in Illinois at Chicago.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Value of real estate owned by the company unincumbered.....	\$ 12,000 00
Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due.....	142,630 00
Interest due on said bond and mortgage loan, \$303.00; accrued, \$2,124.07.....	2,427 07
Market value of bonds and stocks owned by the company, Schedule A.....	315,273 96
Cash on hand and in bank.....	279,882 92
Interest due and accrued on stocks not included in market value.....	4,221 19
Interest due and accrued on bank deposits.....	5,540 57
Gross premiums in course of collection not more than three months due.....	121,135 89
Total.....	<u>\$883,111 60</u>
Special deposits to secure liabilities in Manitoba.....	10,000 00
Total cash assets.....	<u>\$ 873,111 60</u>
Amount of premiums or deposit notes less assessments.....	<u>2,191,275 52</u>
Total assets.....	<u>\$3,064,387 12</u>

## DEDUCT ASSETS NOT ADMITTED.

Doubtful securities of bonds and stocks.....	4,200 00
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$3,060,187 12</u>

## LIABILITIES.

Net amount of unpaid losses.....		\$ 31,845 30
Unearned premiums at 50 per cent on fire risks running one year or less	\$143,039 59	
Unearned premiums <i>pro rata</i> on fire risks running more than one year	161,301 98	
Total amount of unearned premiums on all outstanding risks.....		304,341 57
Cash guarantee deposits.....		91,151 40
Permanent fund for cash or stock policy holders.....		100,000 00
All other demands against the company: Taxes, \$4,000.00; commissions, brokerage and other charges, \$22,753.40; return premiums, \$17,356.80.....		44,110 20
Total amount of all liabilities.....		\$571,448 47
Less liabilities for unearned premiums secured by special deposits.....		2,811 83
Total.....		\$568,636 64
Net amount of premiums or deposit notes.....		\$2,191,275 52
Net cash surplus.....		\$300,274 96

## INCOME DURING THE YEAR.

	Fire.	
Premiums and assessments collected during the year.....	\$957,088 62	
Deduct reinsurance, rebate, abatement and return premiums.....	330,762 63	
Received for premiums and assessments.....		\$626,325 99
Interest on bonds and mortgages.....		6,803 18
Interest and dividends on bonds, stocks and collateral loans.....		23,004 87
Received from other sources, viz.: Rents, \$2,100.00; premium on bonds and mortgages, \$2,232.23.....		4,332 23
Total income during the year.....		\$660,266 27

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$457,238 70
Commissions or brokerage.....	119,328 16
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	66,870 93
State, national and local taxes.....	10,822 55
All other payments and expenditures, viz.: Adj. expense, \$4,200.03; advertising, printing, etc., \$6,066.65; postage, telegrams, express, \$2,664.48; rents, \$1,872.51; maps, \$1,856.25; miscellaneous expense, \$7,450.38; premium on bonds and mortgages purchased, \$1,212.10.....	25,322 40
Total expenditures during the year.....	\$679,582 74

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$40,467,248 00	\$540,453 42
Written or renewed under guarantee deposits.....	1,431,025 00	29,431 27
Written during the year.....	78,622,071 00	814,568 28
Totals.....	\$120,520,344 00	\$1,384,452 97
Expired and terminated.....	60,866,217 00	641,267 36
In force at end of year.....	\$59,654,127 00	\$743,185 61
Deduct amount reinsured.....	10,463,512 00	117,238 08
Net amount in force.....	\$49,190,615 00	\$625,947 53

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$27,425,976 00	\$286,079 18
More than one and not more than three years to run.....	4,620,025 00	48,423 26
More than three years to run.....	17,144,614 00	291,445 09
Net amount in force Dec. 31, 1909.....	\$49,190,615 00	\$625,947 53

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$4,588,270 00
Total losses paid from organization to date.....	2,842,757 77

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$1,972,850 00
Premiums and assessments received.....	26,551 55
Losses paid.....	35,303 38
Losses incurred.....	49,978 63

## SCHEDULE A.

## Bonds and Stocks.

Description.	Par value.	Market value.
U. S. Government, coup., 3s.....	\$ 4,200 00	\$ 4,273 20
Alma, Mich., village of, public imp., 5s.....	2,000 00	2,007 40
Alpena, Mich., voty of, water works, 5s.....	5,000 00	5,273 50
Alpena, Mich., city of, water works, 5s.....	15,000 00	15,858 00
Alpena, Mich., city of, water works, 5s.....	15,000 00	15,892 50
Alpena, Mich., city of, water works, 5s.....	2,000 00	2,146 60
Brockway township, school, 4½s.....	1,500 00	1,508 55
Brockway township, Mich., school, 4½s.....	14,500 00	14,678 90
Cheybogan, Mich., water works, 5s.....	2,000 00	2,090 20
Cheboygan, Mich., water works, 5s.....	5,000 00	5,128 50
Cheboygan, Mich., refund., 5s.....	3,000 00	3,275 10
Coopersville, Mich., water works, 5s.....	10,500 00	10,943 10
Dowagiac, Mich., school, 4½s.....	1,200 00	1,200 00
Dowagiac, Mich., school, 4½s.....	3,600 00	3,620 52
Durand, Mich., water works, 5s.....	4,000 00	4,262 00
Grand Haven, Mich., sewer, 5s.....	25,000 00	26,275 00
Hastings, Mich., street imp., 4s.....	750 00	748 87
Hastings, Mich., street imp., 4s.....	1,000 00	989 90
Hastings, Mich., street imp., 4s.....	1,750 00	1,726 90
Hastings, Mich., street imp., 4s.....	1,750 00	1,726 90
Hastings, Mich., street imp., 4s.....	1,750 00	1,726 90
Hastings, Mich., street imp., 4s.....	1,000 00	984 10
Holland, Mich., sewer, 6s.....	450 00	450 00
Holland, Mich., sewer, 6s.....	900 00	912 87
Holland, Mich., water works, 5s.....	18,000 00	18,585 00
Ionia, Mich., city hall, 5s.....	2,000 00	2,035 20
Ionia, Mich., city hall, 5s.....	1,000 00	1,024 20
Kansas City, Mo., park, 7s.....	496 75	496 75
Lincoln, Neb., gen. refund., 4s.....	5,000 00	4,938 00
Lansing, Mich., paving, 5s.....	8,000 00	8,136 80
Lansing, Mich., paving, 5s.....	9,000 00	9,261 90
Lansing, Mich., paving, 5s.....	9,000 00	9,261 90
Lansing, Mich., paving, 5s.....	6,000 00	6,127 20
Lansing, Mich., sewer, 5s.....	4,000 00	4,032 00
Marlette, Mich., water works, 5s.....	14,000 00	14,441 00
Midland, Mich., refund., 4s.....	2,000 00	1,981 80
Midland, Mich., refund., 4s.....	10,000 00	9,793 00
Midland, Mich., refund., 4s.....	10,000 00	9,700 00
Montgomery County, Tenn., highway, 4½s.....	25,000 00	25,120 00
Northville, Mich., water works, 5s.....	20,000 00	21,520 00
Portland, Mich., electric light, 5s.....	2,000 00	2,000 00
Portland, Mich., electric light, 5s.....	6,000 00	6,064 80
Royal Oak Township, Mich., school, 4½s.....	8,000 00	8,023 20
St. Clair, Mich., gen. fund, 4½s.....	5,000 00	5,146 50
Shepherd, Mich., water works, 5s.....	500 00	533 70
Shepherd, Mich., water works, 5s.....	14,000 00	15,236 20
Merchants Savings Bank, Battle Creek, Mich.....	3,000 00	4,200 00
Totals.....	\$304,846 75	\$315,273 96

## OHIO MILLERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 206 West Tuscarawas street, Canton, Ohio; incorporated June 1, 1886; commenced business in Illinois June 25, 1898.]

JOHN W. HAHN, President.

WM. H. CLARK, Secretary.

IRA J. BELL, Attorney in Illinois at Springfield.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Loans on bonds and mortgages (first liens) upon which not more than one year's interest is due.....	\$ 10,000 00
Market value of bonds and stocks owned by the company, Schedule A.....	243,676 25
Loans secured by pledge of bonds, stocks or other collateral, Schedule B.....	174,200 00
Cash on hand and in bank.....	141,252 93
Gross premiums in course of collection not more than three months due.....	5,428 93
Amount of unpaid assessments on premiums or deposit notes due and collectible.....	1,860 40
All other property belonging to the company, viz.: Deposited with treasurer Prov. of Manitoba, Can., \$10,000.00; deposited with Northwestern Agency, Minneapolis, Minn., \$500.00; deposited with Southwestern Agency, Kansas City, Mo., \$500.00; deposited with I. N. Just, gen. agent Seattle, Wash., \$400.00.....	11,400 00
Total.....	\$587,818 51
Less special deposits in Manitoba.....	10,000 00
Total cash assets.....	\$ 577,818 51
Amount of premiums or deposit notes less assessments.....	2,409,847 80
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$2,987,666 31</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 12,920 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	153,600 00
All other demands against the company: Taxes.....	5,500 00
Total amount of all liabilities.....	\$172,020 00
Less liability for unearned premium secured by special deposits.....	470 05
Total.....	<u>\$171,549 95</u>
Net amount of premiums or deposit notes.....	<u>\$2,409,847 80</u>
Net cash surplus.....	<u>\$406,268 56</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$349,037 64
Deduct reinsurance, rebate, abatement and return premiums.....	36,277 10
Received for premiums and assessments.....	\$312,760 54
Interest on bonds and mortgages.....	500 00
Interest and dividends on bonds, stocks and collateral loans.....	22,474 06
Received from other sources, viz.: Profit on sale Canton school, ref. 4 per cent bonds, \$7.00; Canton school ref. 4 1/2 bonds, \$24.00; and Carnahan Stamping and Enamel Co's. stock, \$5,520.00.....	5,551 00
Total income during the year.....	<u>\$341,285 60</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$224,163 39
Cash paid or returned during the year to members who have discontinued their policies	40,460 74
Commissions or brokerage.....	304 35
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	29,209 24
State, national and local taxes.....	7,077 05
All other payments and expenditures, viz.: Traveling expenses, \$4,807.28; adjustment, \$1,975.88; office expense, \$1,917.15; adv., \$1,097.75; postage, etc., \$1,030.35; printing and stationery, \$644.88; rent, \$847.89; legal service, \$240.10; exchange, \$4.46; loss on sale of Canton school, ref., \$29.60.....	12,595 34
Total expenditures during the year.....	\$313,810 11

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$16,151,194 38	\$269,445 35
Written during the year.....	10,511,028 42	114,492 50
Totals.....	\$26,662,222 80	\$383,937 85
Expired and terminated.....	7,979,083 81	76,737 84
Net amount in force.....	\$18,683,138 99	\$307,200 01

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$18,683,138 99	\$307,200 01
Net amount in force Dec. 31, 1909.....	\$18,683,138 99	\$307,200 01

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$2,689,369 04
Total losses paid from organization to date.....	1,578,925 56

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$233,700 00
Premiums and assessments received.....	10,657 72
Losses paid.....	6,678 89
Losses incurred.....	11,218 36

## SCHEDULE A.

Description.	Bonds and Stocks.	Par value.	Market value.
City of Canton, O., refund.....		\$11,500 00	\$11,192 95
Congress Lake Co., 1st mort.....		10,000 00	10,000 00
Canton-Massillon Electric Ry. Co., 1st mort.....		10,000 00	9,000 00
City of Alliance, O., W. W. ref.....		6,000 00	6,000 00
City of Findlay, O., W. W. ref.....		5,000 00	5,631 50
City of Massillon, O., paving.....		5,000 00	5,032 00
City of Fostoria, O., W. W., ref.....		4,000 00	4,000 00
City of Canton, O., ref.....		2,000 00	2,050 00
City of Canton, O., ref.....		2,000 00	2,044 80
Little Miami R. R. Co., guar.....		20,000 00	42,000 00
City National Bank, Canton, O.....		31,400 00	40,630 00
Savings & Loan Co., Canton, O.....		20,000 00	20,000 00
Cleveland-Pittsburg R. R. Co., guar.....		12,000 00	19,200 00
J. H. McLain Co., Canton, O., ref.....		20,000 00	16,000 00
Columbus & Xenia R. R. Co., guar.....		5,500 00	11,000 00
Dayton & Michigan R. R. Co., guar.....		5,000 00	10,000 00
Cincinnati Terminal Ry. Co.....		10,000 00	9,375 00
Canton Art Metal Co., 7s pref., Canton, O.....		10,000 00	9,000 00
Chas. S. Harrison Co., pref., Canton, O.....		9,900 00	7,920 00
Dime Savings Bank Co., Canton, O.....		2,000 00	3,400 00
George D. Harter Bank, Canton, O.....		1,000 00	800 00
Totals.....		\$202,300 00	\$243,676 25

# PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 911 Arcade Bldg., Philadelphia, Pa.; incorporated Aug. 23, 1880; commenced business in Illinois July 3, 1893.]

EDWIN I. ATLEE, President.

RICHARD H. MORRIS, Secretary.

PHILIP J. HALLA, Attorney in Illinois at Chicago.

## NO CAPITAL—PURELY MUTUAL.

### ASSETS.

Market value of bonds and stocks owned by the company, Schedule A.....	\$391,499 00
Cash on hand and in bank.....	35,244 93
Interest due and accrued on stocks and bonds not included in market value.....	6,021 48
Gross premiums in course of collection not more than three months due.....	7,712 28
Total cash assets.....	\$ 440,477 69
Amount of contingent liability of members subject to assessment.....	2,018,131 60
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$2,458,609 29</u>

### LIABILITIES.

Net amount of unpaid losses.....	\$ 2,000 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	201,813 16
Total amount of all liabilities.....	<u>\$203,813 16</u>
Contingent liability of members subject to assessment.....	<u>\$2,018,131 60</u>
Net cash surplus.....	<u>\$236,664 53</u>

### INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$431,944 71
Deduct reinsurance, rebate, abatement and return premiums.....	2,019 40
Received for premiums and assessments.....	\$429,925 31
Interest and dividends on bonds, stocks and collateral loans.....	15,296 27
Received from other sources, viz.: Joint expense account, \$1,538.35; refund, \$26.67....	1,565 02
Total income during the year.....	<u>\$446,786 60</u>

### DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$ 28,437 92
Cash dividends paid to members.....	346 420 25
Cash paid or returned during the year to members who have discontinued their policies.....	24,721 59
Salaries, fees and all other charges of officers, clerks, agents and other employes.....	14,331 54
State, national and local taxes.....	1,856 27
All other payments and expenditures, viz.: Inspections, rents, printing, postage, travel, supplies, etc.....	18,103 20
Total expenditures during the year.....	<u>\$433,870 77</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$45,077,921 00	\$398,946 67
Written during the year.....	50,176,434 00	427,150 52
Totals.....	\$95,254,355 00	\$826,097 19
Expired and terminated.....	48,302,755 00	422,470 87
Net amount in force.....	\$46,951,600 00	\$403,626 32

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$46,951,600 00	\$403,626 32
Net amount in force Dec. 31, 1909.....	\$46,951,600 00	\$403,626 32

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$4,822,752 42
Total losses paid from organization to date.....	701,332 60
Total cash dividends declared since the company commenced business.....	3,168,068 50

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$4,388,880 00
Premiums and assessments received.....	35,161 69
Losses paid.....	146 18
Losses incurred.....	112 25

## SCHEDULE A.

## Bonds and Stocks.

Description.	Par value.	Market value.
Erie & Pittsburg R. R. (P. R. R.).....	\$ 7,500 00	\$11,625 00
West Jersey & Seashore R. R. (P. R. R.).....	37,850 00	41,635 00
Land Title & Trust Co., Philadelphia.....	2,500 00	7,519 00
Philadelphia National Bank, Philadelphia.....	2,600 00	8,320 00
Pennsylvania Steel Co., pref. (Steelton, Pa.).....	10,000 00	11,500 00
Aurora, Elgin & Chicago Ry. Co., 1st mort., 5s.....	10,000 00	10,200 00
Birmingham Ry., Light & Power Co., gen. mort., 4½s.....	10,000 00	9,100 00
Cambria & Clearfield R. R., 1st mort., 5s.....	10,000 00	11,000 00
Cleveland & Marietta R. R., 1st mort., 4½s.....	5,000 00	5,225 00
Consolidated Traction Co. of N. J., 1st mort., 5s.....	5,000 00	5,250 00
Greenbriar & New River R. R., 1st mort., 5s.....	14,000 00	13,230 00
Lake Shore Electric Ry. Co., 1st mort., 5s.....	10,000 00	9,350 00
Lancaster County Ry. & Light Co., 1st mort., 5s.....	10,000 00	9,800 00
Lewistown, Augusta & Waterville St. Ry., 1st mort., 5s.....	15,000 00	15,000 00
N. J. & Hudson River Ry. & Ferry Co., 1st mort., 4s.....	20,000 00	16,500 00
Norfolk & Western Ry., equip trust, 4s.....	12,000 00	11,820 00
Philadelphia & Baltimore Central R. R., 1st mort., 4½s.....	10,000 00	10,000 00
Sunbury, Hazelton & Wilkes Barre R. R., 1st mort., 5s.....	5,000 00	5,050 00
Toledo, Fremont & Norwalk R. R., 1st mort., 5s.....	10,000 00	9,300 00
Toledo, St. Louis & Western R. R., 1st mort., 4s.....	10,000 00	8,100 00
Toledo, St. Louis & Western R. R., 1st mort., 4s.....	10,000 00	8,400 00
Wabash, Pittsburg Terminal Ry., 1st mort., 4s.....	10,000 00	5,000 00
West Jersey & Seashore R. R., 1st mort., 4s.....	10,000 00	10,000 00
Auburn Gas Co., 1st mort., 5s.....	10,000 00	10,000 00
Central Iron & Steel Co., 1st mort., 5s.....	10,000 00	9,900 00
Consolidated Gas, Electric Light & Power Co., 1st mort., 4½s.....	10,000 00	8,575 00
Huntingdon Valley Light & Power Co., 1st mort., 5s.....	10,000 00	9,750 00
Lehigh Coal & Navigation Co., consol. fund. and imp., 4s.....	10,000 00	10,000 00
Lehigh Valley Coal Co., 1st mort., 5s.....	20,000 00	21,800 00
Memphis Consolidated Gas & Electric Co., consol. and refund., 5s.....	15,000 00	13,950 00
Millville Mfg. Co., 1st mort., (Millville, N. J.), 5s.....	10,000 00	10,000 00
Morris Run Coal Mining Co., 1st mort., 6s.....	6,000 00	6,000 00
Morris Run Coal Mining Co., 1st mort., 6s.....	9,000 00	9,000 00
Pennsylvania Steel Co., 1st mort., 5s (Cornwall).....	10,000 00	10,250 00
Pittsburg & Westmoreland Coal Co., 1st mort., 5s.....	10,000 00	9,350 00
York Haven Water & Power Co., 3-yr., gold, 6s.....	10,000 00	10,000 00
Totals.....	\$386,450 00	\$391,499 00



# RETAIL HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 1028 Metropolitan Life building, Minneapolis, Minn.; incorporated July 1, 1899; commenced business in Illinois May 17, 1904.]

CHAS. F. LADNER, President.

M. S. MATHEWS, Secretary.

LEON D. NISH, Attorney in Illinois at Elgin.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of bonds owned by the company, Schedule A.....	\$218,468 71
Cash on hand and in bank.....	7,556 96
Interest due and accrued on bonds not included in market value.....	4,501 93
Gross premiums in course of collection not more than three months due.....	6,867 08
All other property belonging to the company, viz: Furniture and fixtures, \$1,298.25; supplies and stationery, \$655.00.....	1,953 25
Total cash assets.....	\$239,347 93
Amount of contingent liability of members subject to assessment.....	211,622 34
Total assets.....	\$450,970 27

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures, \$1,298.25; supplies and stationery, \$655.00.....	1,953 25
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$449,017 02</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 5,150 00
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$101,853 93
Unearned premiums <i>pro rata</i> on fire risks running more than one year..	4,953 82
Total amount of unearned premiums on all outstanding risks.....	106,807 75
All other demands against the company, taxes, \$1,250.00; return premiums, \$815.30; advance premiums (100 per cent), \$2,786.28.....	4,851 58
Total amount of all liabilities.....	<u>\$116,809 33</u>
Contingent liability of members subject to assessment.....	<u>\$211,622 34</u>
Net cash surplus.....	<u>\$120,585 35</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums and assessments collected during the year.....	\$218,291 86
Deduct reinsurance, rebate, abatement and return premiums.....	10,056 54
Received for premiums and assessments.....	\$208,235 32
Interest on bonds and time certificates.....	9,668 12
Total income during the year.....	<u>\$217,903 44</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$51,228 59
Cash dividends paid to members.....	73,848 74
Cash paid or returned during the year to members who have discontinued their policies.....	4,357 06
Premiums on bonds purchased.....	5,280 14
Interest on bonds purchased.....	881 62
Commissions or brokerage.....	6,324 66
Salaries, fees, and all other charges of officers, clerks, agents and other employes.....	6,862 16
State, National and local taxes.....	1,591 43
All other payments and expenditures, viz: Adjusting losses, \$950.23; rent, \$645.00; exchange, \$196.64; telegrams and telephones, \$180.24; postage, \$714.80; ratings and inspections, \$560.31; advertising and stationery, \$1,046.74; fixtures, \$278.25; miscellaneous expenses, \$574.11.....	5,746 32
Total expenditures during the year.....	<u>\$156,101 04</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1908.....	\$ 8,547,373 00	\$165,867 15
Written during the year.....	11,095,760 00	218,057 22
Totals.....	<u>\$19,643,133 00</u>	<u>\$383,924 37</u>
Expired and terminated.....	8,636,417 00	172,302 03
Net amount in force.....	<u>\$11,006,716 00</u>	<u>\$211,622 34</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$10,277,116 00	\$203,707 86
More than one and not more than three years to run.....	492,125 00	4,917 43
More than three years to run.....	237,475 00	2,997 05
Net amount in force Dec. 31, 1909.....	<u>\$11,006,716 00</u>	<u>\$211,622 34</u>

## GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date.....	\$748,469 54
Total losses paid from organization to date.....	<u>222,646 20</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$1,830,905 00
Premiums and assessments received.....	18,676 69
Losses paid.....	8,671 86
Losses incurred.....	<u>8,671 86</u>

## SCHEDULE A.

Description.	Bonds.	Par value.	Market value.
Morrison Co., Minn., ditch.....		\$15,100 00	\$16,610 00
St. Louis Co., Minn., school.....		13,000 00	13,650 00
City of Staples, Minn., water and light.....		25,000 00	25,937 50
Lincoln Co., Minn., drainage.....		5,200 00	5,642 00
Henning, Minn., school district.....		6,000 00	6,360 00
Hospers, Ia., waterworks.....		7,000 00	8,085 00
Red Lake Falls, Minn., city.....		5,000 00	5,262 50
Red Lake Co., Minn.....		9,200 00	9,959 00
Kanabec Co., Minn., ditch.....		3,000 00	3,075 00
Kanabec Co., Minn., ditch.....		4,800 00	4,884 00
Kanabec Co., Minn., ditch.....		6,000 00	6,105 00
Sherburn Co., Minn., drainage ditch.....		4,000 00	4,090 00
Village of Renville, Minn., lighting plant.....		3,000 00	3,097 50
Beltrami Co., Minn., court house.....		17,000 00	17,680 00
Washburn, Wis., funding.....		18,000 00	18,180 00
Watsonwan Co., Minn., drainage.....		12,000 00	12,480 00
Lyon Co., Minn., drainage.....		17,000 00	17,765 00
Lac Qui Parle, Minn., drainage.....		15,000 00	15,705 00
City of East Grand Forks, Minn., waterworks.....		10,000 00	10,200 00
Earlham, Ia., waterworks.....		7,000 00	7,175 00
Pine Co., Minn.....		2,600 00	2,600 00
Demand Town Orders.....		826 21	826 21
Time certificates.....		3,000 00	3,000 00
Totals.....		<u>\$208,726 21</u>	<u>\$218,468 71</u>

# RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1909.

[Located at No. 31 Milk street, Boston, Mass.; incorporated Nov. 4, 1884; commenced business in Illinois Mar. 22, 1890.]

ARTHUR H. LOWE, President.

BENJAMIN TAFT, Secretary.

GEO. W. POWELL, Attorney in Illinois at Chicago.

NO CAPITAL—PURELY MUTUAL.

## ASSETS.

Market value of bonds owned by the company, Schedule A.....	\$371,410 00
Cash on hand and in bank.....	48,977 82
Interest due and accrued on bonds not included in market value.....	5,882 07
Gross premiums in course of collection not more than three months due.....	13,441 52
Total cash assets.....	<u>\$439,711 41</u>

## OTHER RESOURCES.

Amount of contingent liability of members subject to assessment.....	2,289,310 00
Aggregate amount of assets, including premiums or deposit notes and contingent liability of members.....	<u>\$2,729,021 41</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 3,856 65
Unearned premiums at 50 per cent on fire risks running one year or less.....	228,931 06
Due and accrued for salaries, rent, advertising, agency and miscellaneous expenses.....	311 09
All other demands against the company—	
Taxes.....	3,043 16
Federal corporation tax.....	4,065 75
Total amount of all liabilities.....	<u>\$240,207 71</u>
Contingent liability of members subject to assessment.....	<u>\$2,289,310 00</u>
Net cash surplus.....	<u>\$199,503 70</u>

## INCOME DURING THE YEAR.

	Fire.
Premiums collected during the year.....	\$482,642 78
Deduct rebate and return premiums.....	22,584 34
Premiums paid in 1908 account of 1909.....	<u>\$460,058 44</u>
Received for premiums and assessments.....	3,504 24
Interest on bonds.....	\$456,554 20
Received from other sources, viz: National banks.....	15,521 11
Received from other sources, viz: National banks.....	1,107 39
Total income during the year.....	<u>\$473,132 70</u>

## DISBURSEMENTS. DURING THE YEAR.

Net amount paid for losses during the year, fire.....	\$ 22,950 42
Cash dividends paid to members.....	383,552 53
Adjustment of losses.....	78 17
Inspections.....	12,866 17
Advertising, printing, stationery, postage, telegrams, telephone and express.....	2,107 77
Salaries, fees, and all other charges of clerks, agents and other employes.....	15,038 35
State, National and local taxes.....	5,761 45
All other payments and expenditures, viz: Rent, light, heat and janitor, \$1,593.15; traveling expenses—sundries, \$1,917.08; decrease by adjustment in book value of bonds, \$4,785.00.....	8,295 23
Total expenditures during the year.....	<u>\$450,650 09</u>

## RISKS AND PREMIUMS.

	Risks.	Premiums
In force Dec. 31, 1908.....	\$52,938,745 00	\$471,694 60
Written during the year.....	55,558,447 00	482,091 62
Totals.....	<u>\$108,497,192 00</u>	<u>\$953,786 22</u>
Expired and terminated.....	56,365,140 00	495,924 10
Net amount in force.....	<u>\$52,132,052 00</u>	<u>\$457,862 12</u>

## RECAPITULATION.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$52,132,052 00	\$457,862 12
Net amount in force Dec. 31, 1909.....	<u>\$52,132,052 00</u>	<u>\$457,862 12</u>

## GENERAL INTERROGATORIES.

Total premiums received from organization of company to date.....	\$6,395,426 13
Total losses paid from organization to date.....	1,158,323 22
Total cash dividends declared since the company commenced business.....	<u>4,389,408 42</u>

## BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR.

	Fire.
Amount of risks taken.....	\$5,732,968 00
Premiums and assessments received.....	46,514 60
Losses paid.....	412 06
Losses incurred.....	<u>508 80</u>

## SCHEDULE A.

## Bonds.

Description.	Par value.	Market value.
Fall River, city of, reg., 34s.....	\$20,000 00	\$19,800 00
Massachusetts, commonwealth of, reg., 34s.....	18,000 00	17,460 00
Atchison, Topeka & Santa Fe R. R. Co., 4s.....	10,000 00	9,700 00
Bangor & Aroostook R. R. Co., consol. mort., 4s.....	5,000 00	4,200 00
Bangor & Aroostook R. R. Co., consol. mort., 5s.....	10,000 00	11,200 00
Boston Elevated Ry. Co., 4s.....	6,000 00	6,000 00
Boston & Lowell R. R. Co., 34s.....	20,000 00	19,200 00
Boston & Maine R. R. Co., reg., 4s.....	10,000 00	9,900 00
Boston & New York Air Line R. R. Co., 4s.....	3,000 00	3,000 00
Chicago & Eastern Illinois R. R., equip., 44s.....	5,000 00	4,950 00
El Paso & Rock Island R. R. Co., 5s.....	5,000 00	5,250 00
Fitchburg R. R. Co., 4s.....	10,000 00	9,900 00
Fitchburg R. R. Co., 4s.....	10,000 00	9,900 00
Lake Shore & Michigan Southern Ry. Co., 4s.....	3,000 00	2,880 00
Lake Shore & Michigan Southern Ry. Co., 4s.....	17,000 00	16,150 00
Maine Central R. R. Co., 44s.....	16,000 00	16,480 00
Maine Central R. R. Co., 4s.....	4,000 00	4,000 00
Maryland, Delaware & Virginia Ry. Co., 5s.....	10,000 00	10,000 00
N. Y. Central & Hudson River R. R. Co., 34s.....	15,000 00	12,150 00
N. Y., Chicago & St. Louis R. R. Co., 4s.....	10,000 00	9,200 00

SCHEDULE A—*Concluded.*

## Bonds.

Description.	Par value.	Market value.
N. Y., N. H. & Hartford R. R. Co., 4s.....	\$20,000 00	\$19,400 00
N. Y., N. H. & Hartford R. R. Co., 4s.....	1,000 00	980 00
Northern Maine Seaport R. R. Co., 5s.....	15,000 00	16,050 00
Northern Pacific & Great Northern Ry. Co., 4s.....	17,000 00	16,480 00
Pennsylvania R. R. Co., 3½s.....	1,000 00	970 00
Richmond Washington Co., 4s.....	9,000 00	9,000 00
St. Louis Merchants Bridge Terminal Co., 5s.....	25,000 00	27,250 00
West End Street Ry. Co., 4s.....	5,000 00	5,000 00
American Telephone & Telegraph Co., 4s.....	22,000 00	20,480 00
American Writing Paper Co., 5s.....	10,000 00	8,800 00
New England Telephone & Telegraph Co., 5s.....	10,000 00	10,300 00
New England Telephone & Telegraph Co., 4s.....	17,000 00	15,980 00
Western Union Telegraph Co., 4½s.....	20,000 00	19,400 00
<b>Totals .....</b>	<b>\$379,000 00</b>	<b>\$371,410 00</b>

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# **Receivers' Reports of Insolvent Fire Insurance Companies.**

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*To the Hon. Fred W. Potter, Superintendent of Insurance, Springfield, Illinois:*

Following is a report of the assets and liabilities of the Western Manufacturers' Mutual Insurance Company for the year ending Dec. 31, 1909:

LIABILITIES.		
Claims filed .....		\$32,796 02
Also balances due attorneys and other for services rendered the receiver, the exact amounts of which have not been ascertained .....		
ASSETS.		
Balances due upon assessments levied by the Court, the greater part of which are beyond the jurisdiction of the courts of Illinois.....		\$20,014 65
Note of Wm. B. Ferguson .....		1,054 65
Total assets .....		\$21,069 90

There have been no expenditures or receipts during the year 1909. The affairs of the company are still in course of liquidation.

STATE OF ILLINOIS, } ss.  
COUNTY OF COOK, }

William E. Smith, President and T. George Hislop, Secretary of the above named company being duly sworn depose and say that they are respectively president and secretary of said company and that the above is a true and correct statement of the income and expenditures, assets and liabilities of the said Western Manufacturers' Mutual Insurance Company for the year 1909.

WILLIAM E. SMITH,  
T. GEO. HISLOP.

Subscribed and sworn to before me this 8th day of February, 1910, by Wm. E. Smith and T. George Hislop.

J. KENTNER ELLIOTT,  
Notary Public, Cook County, Illinois.

## RE-TRADERS INSURANCE COMPANY.

February 8, 1910.

*Mr. Fred W. Potter, Insurance Superintendent, Springfield, Illinois:*

Dear Sir—We have for acknowledgment yours of the third inst. The situation in connection with the assets is not much changed since our last letter of April 7, 1909. Since that time, however, we have been continuously occupied in collecting in remaining assets, closing up



agency accounts and disposing of objectionable claims, until now we are in the midst of preparing the final wind-up preparatory to paying final dividend which we confidently expect to commence doing about the first of May. As we said last year, it will be in the neighborhood of from 5 per cent to 8 per cent, depending upon what disposition is made of certain pending and objectionable claims.

The estate would have been closed, as we advised you, during the year of 1909, had it not been for the prolonged illness and subsequent death of the attorney, Mr. Preston, who had the matter in charge last spring.

We trust this answers your inquiry and remain,

Yours very truly,

(Signed) W. C. MILLER,  
Assistant Secretary.

OFFICE OF RECEIVER,  
ILLINOIS NATIONAL FIRE INSURANCE CO.,  
SPRINGFIELD, ILLINOIS.

*Hon. Fred W. Potter, Supt. Insurance Department, State of Illinois:*

Sir—In accordance with your request, I beg to submit the following report of the condition of the Illinois National Fire Insurance Company of Springfield, Ill., on March 1st, 1910:

ASSETS.

Cash on hand, \$3,954.22.

Note, W. G. Wack, dated July 20, 1909 (5 per cent from date) \$15,000.00.

Note, C. M. Dauberman, dated Dec. 19, 1907 (6 per cent from date) \$500.00.

Note, C. M. Dauberman, dated Oct. 12, 1908 (6 per cent from Oct. 12, 1908) \$1,000.00.

Note, L. M. Fairbanks, dated Nov. 16, 1906 (6 per cent from Nov. 16, 1908) \$1,000.00.

Certificates of stock, Honduras National Railroad Co; No. 270, 9,000 shares; No. 238, 1,000 shares, total 10,000 shares, par value, \$10.00 per share.

Certificates of stock, Old Mexican Land and Industrial Co., Philo, Ill., No. 114; 1,632 shares; No. 90 1,456 shares; No. 88, 5,000 shares; No. 87, 5,000 shares; No. 86, 16,456 shares; No. 85, 16,456 shares, total, 46,000 shares, par value, \$1.00 per share.

Certificates of deposit, Mansfield Banking Co., Mansfield, Ill.—No. 5049, dated June 1, 1909; payable June 1, 1911, \$18,808.33; No. 5050, dated May 20, 1909, payable May 20, 1912, \$26,000.00; No. 5055, dated Aug. 26, 1909, payable Aug. 26, 1910, \$1,560.00; No. 5056, dated Aug. 26, 1909, payable Aug. 26, 1910, \$5,000.00 No. 5057, dated Aug. 26, 1909, payable Feb. 26, 1911, \$5,000.00; No. 5058, dated Aug. 26, 1909, payable Feb. 26, 1912, \$12,751.41; No. 5060, dated Aug. 26, 1909, payable Feb. 26, 1911, \$4,000.00.

All bank certificates draw 3 per cent interest from date, excepting No. 5049, which draws 4 per cent interest from date.

Cincinnati, Bluffton & Chicago Ry. bonds, No. 1366 to 1375, inclusive, ten bonds of \$1,000.00 each

LIABILITIES.

Total claims filed with me as receiver (itemized list attached and made a part hereof) \$79,699.98.

Note, L. M. Fairbanks secured by mortgage, lot 13, block 4, S. W. Drays addition to Park Manor, a subdivision N.  $\frac{1}{2}$  N. W.  $\frac{1}{2}$  N. E.  $\frac{1}{2}$  Sec. 27, T. 38, N. R. 14, E. 3rd P. M. Cook Co. Ill.

Note C. M. Dauberman, \$1,000.00 secured by trust deed, Lot 5, block 1, Mansfield's first addition, Platt county, Ill.

Note, C. M. Dauberman, \$500.00 secured by trust deed, lot 2, block 10, Mansfield's first addition, Mansfield, Platt county, Ill.

Note, W. G. Wack, \$15,000.00 marked on margin, first mortgage real estate, but no mortgage papers have been delivered to me and so far as I can ascertain, no mortgage has been recorded.

Receipts from Sept. 25, 1909, to March 1, 1910.....	\$4,399 58
Payments account clerk hire, printing, etc., March 1, 1910.....	435 36

Balance cash on hand as shown above.....	\$3,954 22
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Dated at Springfield, Illinois, this 4th day of March, A. D. 1910.

[Signed] JOSEPH F. BUNN,

*Receiver Illinois National Fire Insurance Company.*

Subscribed and sworn to before me, this 4th day of March, A. D. 1910.

[Signed] WM. E. RIGGINS,

[SEAL].

*Notary Public.*

*Policy holders claims for unearned premiums, as follows:*

Name.	Address of Agent.	Amount.
Abels, Stanley L.	Flora, Ill.	\$ 1 50
Abernathy, F. R.	Lebanon, Ill.	6 05
Abraham, W. M. C. & W. W.	Casey, Ill.	9 04
Adams, W. W.	Benton, Ill.	11 75
Ahrens, V.	Chester, Ill.	11 40
Akers, F. J. & Co.	Champaign, Ill.	3 65
Alden Store Co.	Anna, Ill.	20 25
Alden Store Co.	do.	6 75
Aldrich, A. E.	Rockford, Ill.	43 20
Aldrich, A. E.	do.	80 61
Alford, Mary E.	Cropsey, Ill.	39 00
Alfred, E. E. & Hattie	Stillman Valley, Ill.	9 20
Allen Bros.	Odell, Ill.	1 05
Allen, Joseph	Troy, Ill.	29 70
Allen M. G.	Olney, Ill.	15 30
Allen, Wm. L. & Sons	Carlyle, Ill.	29 34
Allen, Mrs. Wm.	do.	22 40
Allshouse, H.	Sciota, Ill.	14 53
Allshouse, H.	do.	8 73
Allsup, S. S.	Decatur, Ill.	12 50
Altorfer & Co.	Roanoke, Ill.	4 66
Altorfer & Co.	do.	16 55
Anderson & Wane	Elburn, Ill.	10 90
Andrews, Mrs. Sarah E.	Scales Mound, Ill.	8 14
Andrews, W. J.	Murphysboro, Ill.	2 75
Ankersheir, H.	Nashville, Ill.	3 82
Ankersheir, H.	do.	5 40
Appleman, P. D.	Amboy, Ill.	3 04
Arms, M. A.	Elmwood, Ill.	20 00
Armstrong, W. H.	Clinton, Ill.	12 25
Arnovitz, S. B.	Venice, Ill. P. O. Madison, Ill.	40 75
Askins, B. H.	Decatur, Ill.	40 88
Atkinson, B., Agt. J. R. Easley	New Canton, Ill.	10 61
Atkinson, S. P.	Champaign, Ill.	55 17
Austin, Kate B.	Freeport, Ill.	3 52
Austin, Kate B.	do.	17 78
Bachman Bros. & Martin Co.	do.	5 15
Bahrenburg, Dr. Wm.	Belleville, Ill.	2 02
Bahrenburg, Dr. Wm.	do.	11 63
Baird & Ligman	Cullom, Ill.	6 90
Baird, L. W.	Ogden, Ill.	10 31
Baird, L. W.	do.	21 04
Baird, L. W.	do.	11 83
Baker, John	Essex, Ill.	6 80
Ball, J. M.	Chatham, Ill.	4 95
Baudreau, J. S.	Beaverville, Ill.	42
Bank of New Canton, J. R. Easley	New Canton, Ill.	1 92
Bantz, D. J. & Son	Fithian, Ill.	11 75
Bantz, D. J. & Son	do.	17 25
Bantz, D. J. & Son	do.	40 00
Barbean, W. A.	Evansville, Ill.	3 17
Barker, A. W.	Springfield, Ill.	29 22
Barker, A. W.	do.	11 85
Barclay, T. D.	Nokomis, Ill.	15 94
Barneko, Wilhelm	Spring Valley, Ill.	28 39
Barr, Walter C.	Clinton, Ill.	18 00
Barr, W. W. & Sons	Kansas, Ill.	71 65
Barrett, W. H. & Bro.	Owaneco, Ill.	7 81
Bastian, W. H.	Carbondale, Ill.	
Bateman, Mrs. B.	Hollview, Ill.	
Bateley, E. E.	Sheffield, Ill.	
Bean, Hedridge & Dunavan	Blue Mound, Ill.	
Beanclore, A.	Union Hill, Ill.	
Bear, Bessie E.	Ludlow, Ill.	
Bear, L. N.	Ludlow, Ill.	
Bear, L. N.	do.	
Bear, L. N.	do.	
Bear, L. N.	do.	
Bear, L. N.	do.	
Beck, Cicero	Tallula, Ill.	
Beck, Cicero	do.	
Beck, Cicero	do.	
Beck, Cicero	do.	
Behm, Mrs. Elizabeth	Grays Lake, Ill.	

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Bell, A. E.	Casey, Ill.	\$26 70
Bell, A. E.	.do.	10 25
Bell, J. E.	Waynesville, Ill.	14 41
Bell, J. E.	.do.	17 22
Belue, J. F.	Fairview, Ill.	17 22
Bender, H. J.	Nokomis, Ill.	52 75
Bennett, Mrs. E. E.	Bowen, Ill.	11 88
Bensema & Bensema	Danforth, Ill.	19 83
Bentel, Adolph	Bloomington, Ill.	6 51
Benthall, W. H.	Waltonville, Ill.	3 88
Bergen & Eaton	Ashland, Ill.	3 42
Bergen, Geo. S.	.do.	10 15
Bergh, S. M.	Wyandot, Ill.	8 23
Berry, Elizabeth	Palmyra, Ill.	9 30
Berta, Domonic	Cortland, Ill.	9 92
Bertmann, A. H.	Morrisonville, Ill.	4 44
Beyers, Mrs. Mary	Danville	27 80
Beyer, Michael	Morton, Ill.	30 91
Block & Bethke		39 29
Bixler, J. E. & K. C.	Grays Lake, Ill.	
Bixler, J. E. & K. C.	.do.	23 04
Bixler, J. E. & K. C.	.do.	
Black, W. H.	Bridgeport, Ill.	22 25
Blackwelder, C. E.	Litchfield, Ill.	11 25
Bloom, J. J.	Atkinson, Ill.	29 22
District No. 5, care E. A. Mayers	Mt. Sterling, Ill.	12 83
District No. 5, care E. A. Mayers	.do.	2 57
District No. 81, care H. P. Steffens	West Liberty, Ill.	40 50
District No. 81, care H. P. Steffens	.do.	
Bock, W. C.	Shumway, Ill.	3 25
Borders & Keith	Flora, Ill.	38 60
Borella, Martin	Virden, Ill.	5 40
Bott, J. H. & E. K. & Co.	Warsaw, Ill.	38 18
Bott, J. H. & E. K. & Co.	.do.	
Bowen, Mary H.	San Francisco, Cal.	17 00
Bowen, R. L.	Flora, Ill.	6 20
Bowersock, C. F.	Gillespie, Ill.	3 49
Boyce, Wm. H.	Berrys, Ill.	9 45
Boyce, Wm. H.	.do.	4 91
Boyer, C. R.	Ridott, Ill.	6 75
Boyer, Eveline	Mattoon, Ill.	1 20
Bradstreet, J. W.	Byron, Ill.	11 96
Bradstreet & Steekenberg	Byron, Ill.	21 00
Brainerd, C. A.	Gladstone, Ill.	13 34
Brandes, Chas.	Chester, Ill.	38 23
Brell, W. F.	Litchfield, Ill.	6 45
Brell, W. F.	.do.	5 10
Brett, Wm.	Ava, Ill.	5 35
Brewer, Mrs. Elvira	Carlinville, Ill.	14 98
Brewer, Mrs. Elvira	.do.	16 24
Brewer, Mrs. Elvira	.do.	17 06
Brewer, Mrs. Elvira	.do.	3 80
Brines, M. V.	Frederick, Ill.	18 90
Brock & Bishoff	Cissna Park, Ill.	11 25
Brolba, Morris	Springfield, Ill.	13 76
Brown, Baxter & P. F. Moore	Viola, Ill.	3 64
Brown, Amelia P.	Manlius, Ill.	17 59
Brown, Bert L.	.do.	5 18
Brown, H. B.	Wyoming, Ill.	5 25
Brown, H. R.	Secor, Ill.	16 40
Brown, H. R.	.do.	
Brown, Saml. L.	Mineral, Ill.	12 57
Brown, Saml. L.	.do.	
Brown, W. S.	Effingham, Ill.	1 43
Brown, W. S.	.do.	6 49
Brown, W. S.	.do.	6 28
Bryant, W. E.	Ingraham, Ill.	3 75
Buhrman, Wm.	Hamel, Ill.	13 20
Bull Bros.	Gardner, Ill.	41 96
Bull Bros.	.do.	31 60
Bull Bros.	.do.	13 61
Bumann Mfg. Co.	Litchfield, Ill.	12 70
Burroughs, Wilson	Fairmount, Ill.	5 15
Burroughs, Wilson	.do.	5 15
Burroughs, Wils m.	.do.	29 44

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Bushway & Co.	Chatsworth, Ill.	\$ 9 72
Bushway & Co.	..do.	8 40
Butler, S. E.	Sidel, Ill.	7 33
Butts, Emil	Cullom, Ill.	6 90
Cable, Alice.	Broadlands, Ill.	4 50
Cable, T. M.	Downs, Ill.	4 80
Cahill, Thos.	West Liberty, Ill.	} 10 80
Cahill, Thos.	..do.	
Camp Bros. & Co.	Washington, Ill.	46 90
Camp, C. A.	Henry, Ill.	10 32
Camp, Mrs. E. A., C. A. Camp, Agent.	Henry, Ill.	3 91
Canmon, G. H.	Ogden, Ill.	2 98
Canmon, G. H.	..do.	1 86
Carey, J. B.	Donnellson, Ill.	36 40
Carey, J. B.	..do.	14 00
Carley, Mrs. S. M.	Ludlow, Ill.	} 8 60
Carley, Mrs. S. M.	..do.	
Carlisle, M. S.	Geneva, Ill.	} 23 00
Carlisle, M. S.	..do.	
Carlyle, S. I.	Birds, Ill.	} 12 90
Carlyle, S. I.	..do.	
Carmichael, L. E.	Genoa, Ill.	} 20 20
Castelli, Edward.	Ladd, Ill.	
Castelli, Edward.	..do.	} 38 55
Castelli, Edward.	..do.	
Castelli, Edward.	..do.	
Castelli, Edward.	..do.	
Castelli, Edward.	..do.	
Chamberlain, C. C.	Glasford, Ill.	} 15 90
Chamberlain, C. C.	..do.	
Chambers, J. G.	Sadorus, Ill.	3 17
Chamberlain, D. J. & Sons.	Robinson, Ill.	25 55
Champer, Jennie.	Neoga, Ill.	6 57
Chatworth Produce Co.	..do.	27 83
Cheatham, S. H.	Milton, Ill.	26 00
Checkley, Wm. M.	Mattoon, Ill.	10 00
Checkley, Wm. M.	..do.	17 17
Checkley, Wm. M.	..do.	31 00
Chickley, Wm.	..do.	14 80
Classen, C. A.	St. Louis, Mo.	} 13 50
Classen, C. A.	..do.	
Classen, Edw. A.	Freeburg, Ill.	1 66
Claxen, Geo. W.	Springfield, Ill.	3 82
Cleveland, A. H.	Greenview, Ill.	20 20
Clemens, J. G.	Magnolia, Ill.	8 33
Clinite, S. W.	Mendota, Ill.	16 25
Cody, J. F.	Verona, Ill.	9 42
Coe, I. H.	Waverly, Ill.	8 66
Coe, I. H.	..do.	9 87
Cohn, Jacob.	O'Fallon, Ill.	8 09
Cohn, E.	Springfield, Ill.	2 19
Colehour, F. H.	Mt. Carroll, Ill.	5 95
Colver, Mrs. Anna.	Ladd, Ill.	10 18
Colver, J. H.	..do.	6 58
Commercial Co. of Alton.	Alton, Ill.	106 25
Couden, G. W. & Son.	St. Joseph, Ill.	2 53
C. W. Conden, G. H. Walker.	St. Joseph, Ill.	10 09
Conglin, W. A.	Chatsworth, Ill.	2 16
Conn, Mary A.	Palmyra, Ill.	10 70
Conner, Wm.	Chatham, Ill.	3 93
Connell, J. R.	Savanna, Ill.	3 50
Conrad, Geo. A.	Cowden, Ill.	4 17
Henry G. Conrad.	..do.	3 08
Constant, Jacob M.	Decatur, Ill.	10 31
Cook, Anna M.	Cullom, Ill.	15 83
Cooney, Lawrence.	Springfield, Ill.	9 20
Cooper Bros.	..do.	38 65
Cordova Public Library, W. R. Freek.	Cordova, Ill.	5 25
Cornell, O. O.	Owaneco, Ill.	19 78
Cornell, O. O.	..do.	9 91
Correll, Thos J.	Gillespie, Ill.	11 00
Cox, Cornelius.	Melvin, Ill.	4 37
Grain, George.	Vergennes, Ill.	3 08
Grain, George.	..do.	1 37
Grain, George.	..do.	1 35

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Cratz, B. A.	Chapin, Ill.	\$ 4 03
Creech & Gust.	Dieterich, Ill.	24 3
Crow, Chas. B.	Graymont, Ill.	31 35
Crump, W. S.	Bridgeport, Ill.	} 6 15
Crump, W. S.	do.	
Cruse, E.	Summet Hill.	1 68
Cunningham, C. S.	Flora, Ill.	} 2 60
Cunningham, C. S.	do.	
Dahl & Fossel.	Elliott, Ill.	7 50
Danner, J.	Humboldt, Ill.	5 58
Danner, J.	do.	6 28
Davidson, R. O.	Hidalgo, Ill.	4 96
Davis, Mrs. K. J.	Hazel Dell, Ill.	6 06
Davis, S. E. & J. F.	Anchor, Ill.	} 4 10
Davis, S. E. & J. F.	do.	
Davis, Thos. A.	Warsaw, Ill.	5 78
Dawson, Chas W.	Ludlow, Ill.	21 43
Day Bros.		8 55
Day, Frank.	Easton, Ill.	13 95
Dahms, E. J. & Co.	Spokane, Wash.	68 66
Dayhoff, Henry J.	Adeline, Ill.	9 15
Deadrick, R. M.	Carlinville, Ill.	2 08
Dean, W. C.	Ava, Ill.	4 67
Degenfelder, Adolph F.	Edwardsville, Ill.	12 00
Deniss, Geo. W. (deceased), Herman Pranke.	Carlinville, Ill.	17 50
Delashmutt, W. G.	Martinsville, Ill.	50 52
Denhart, Chris. C. H. Walger.	St. Joseph, Ill.	20 04
Deters, Catherine.	Dieterich, Ill.	15 18
Dewey, W. W. & Sons.	Peoria, Ill.	42 24
Dick & Wassir.	Polo, Ill.	17 50
Dickinson, J. N.	Anna, Ill.	6 75
Dickerson, M. A.	East St. Louis, Ill.	8 80
Forest, John, Agt., Dixon Cereal Co.	Dixon, Ill.	37 04
Doane, James A.	Augusta, Ill.	7 09
Dockum, R. M.	Springfield, Ill.	9 45
Dodd & Struthers.	Des Moines, Ia.	} 32 50
Dodd & Strusser.	do.	
Dondero, Louis.	Sterling, Ill.	} 10 79
Dondero, Louis.	do.	
Doolin, D. H.	Jacksonville, Ill.	12 27
Doren, D. A.	Oreana, Ill.	10 00
Dorsey, Henry.	Flora, Ill.	18 00
Downey, W. L.	Winona, Ill.	} 47 50
Downey, W. L.	do.	
Dowrie, T. W.	Pontiac, Ill.	15 00
Drake, J. D. & Co.	Kappa, Ill.	13 16
Duerfing, O. J. & Glese.	Roberts, Ill.	15 50
Dunbar, F. M.	Olney, Ill.	12 50
Duncan, W. W. & Son.	Sorento, Ill.	} 8 06
Duncan, W. W. & Son.	do.	
Dunlap, H. M.	Savoy, Ill.	53
Dunne, E. M.	Bishop, Ill.	8 44
Dunne, E. M., care A. Goodell & Sons.	Loda, Ill.	33 78
Durst, C. W.	St. Elmo, Ill.	7 50
Eade, S. T.	Stockton, Ill.	} 40 14
Eade, S. T.	do.	
Eade, S. T.	do.	} 5 00
Eakin, S. W.	Dixon, Ill.	
Easley, J. R.	New Canton, Ill.	38 00
Ellert, W. H.	Staunton, Ill.	12 00
Eckstrand, E. A.	Ludlow, Ill.	8 94
Eisinger, G. W.	Beddick, Ill.	2 42
Elliott & Son.	Danville, Ill.	13 86
Ellis, T. G.	Chrisman, Ill.	28 50
Engel, A.	Raymond, Ill.	6 10
Engelm, Antone.	McHenry, Ill.	16 13
Enrich, J. F.	Casey, Ill.	7 30
Enrich, J. F.	do.	17 62
Ervin, F. J.	Edgewood, Ill.	2 47
Esson, Sarah J.	Grant Park, Ill.	30 00
Evans, J. M.	Auburn, Ill.	3 61
Evans, J. M.	do.	3 44
Eversole, H. A.	Gardner, Ill.	28 20
Ewald.	Arcola, Ill.	6 00
Falley, R. L.	Bible Grove, Ill.	10 49

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Farmer, J. M.	Kinderhook, Ill.	\$14 40
Farmer, P. W.	Palmyra, Ill.	2 35
Fassett, Anna G.	Albany, Ill.	17 50
Fents, Edward	Highland, Ill.	16 00
Ferges, Fletcher	Johnston City, Ill.	49 60
Fiedler Bros.	Thomasboro, Ill.	25 72
Fiedler Bros.	do.	
Fiedler Bros.	do.	
Fields, G. H.	Victoris, Ill.	7 58
Fietsam, John	Okawville, Ill.	12 06
Finch, W. P.	Keithsburg, Ill.	4 24
Fine, A.	Toluca, Ill.	34 16
Fine, A.	Toluca, Ill.	
	(Fire loss on these policies.)	
Finger, J. H.	Marissa, Ill.	32 96
Finger, J. H.	do.	
Finger, J. H.	do.	
Fischer, John	Lombard, Ill.	23 83
Fischer, R.	Millington, Ill.	16 25
Fischer, R.	do.	8 55
Fitch, W. B.	Crystal Lake, Ill.	9 40
Fitzgerald, John	Utica, Ill.	27 06
Fitzgerald, John	do.	
Fitzgerald, W. M.	Ashland, Ill.	30 00
Fleek, J. M.	Hidalgo, Ill.	1 00
Fleming, George	Naperville, Ill.	26 66
Fleming, George	do.	
Flock, W. L.	Sterling, Ill.	49 26
Floyd, A. J. & Floyd, H. T.	Keyesport, Ill.	27 22
Fly, J. J. & Son	Mt. Vernon, Ill.	32 00
Fly, J. J. & Son	do.	
Ford, Ben S.	Hopedale, Ill.	4 75
Ford, B. S. & Sons.	do.	48
Ford, Mary	do.	
Forsyth, L. R.	Lotus, Ill.	7 59
Forsyth, M. A.	Viola, Ill.	18 85
Forsyth, M. A.	do.	4 20
Foster, T. B.	Carbondale, Ill.	4 67
Foster, Thos. M.	Keyesport, Ill.	8 40
Foster, Thos. M.	do.	
Foster, Thos. M.	do.	
Franke, C.	Algonquin, Ill.	14 85
Franke, C.	do.	5 63
Frank, E. H.	Claytonville, Ill.	3 35
Franke, E. H.	do.	1 98
Franke, E. H.	do.	63
Franke, E. H.	do.	30
Frank, J. F.	Okawville, Ill.	16 00
Frederick, A. H.	Algonquin, Ill.	6 00
Frederick, J. W.	Flora, Ill.	6 00
Freek, W. R.	Cordova, Ill.	10 50
Freek, W. R.	do.	8 80
Freek, W. R.	do.	1 75
Freeman, F. L. & Co.	Palestine, Ill.	6 52
Freeman, J. H.	Ogden, Ill.	12 50
Freeman, J. H.	do.	9 42
Freeman, J. H.	do.	4 19
Freetag, P. C.	Reynolds, Ill.	17 36
Friedman, I.	Johnston City, Ill.	6 25
Friess, John	Glassford, Ill.	20 15
Friess, John	do.	
Friess, Wm.	Alton, Ill.	3 00
Fritsheer, H. M.	Dieterich, Ill.	7 20
Frehlick, Philip	Gridley, Ill.	22 05
Fuller, E. H.	Bellflower, Ill.	7 40
Funk, Wm.	Montgomery, Ill.	18 86
Gain, J. W.	E. St. Louis, Ill.	1 83
Gallagher, Robert	Genoa, Ill.	7 00
Galva Grain Elevator Co.	Galva, Ill.	30 73
Galva Grain Elevator Co.	do.	
Garnholz Mercantile Co.	Oakdale, Ill.	42 62
Garnholz Mercantile Co.	do.	
Garnholz, J. D.	do.	14 05
Garrison, M. J.	Hebron, Ill.	30 83
Gaskill, C. F.	Moweaqua, Ill.	10 14

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Gauer, O. F.	Morrisonville.	\$34 80
Gauer, O. F.	do.	
Gauer, O. F.	do.	
Gerard, M.	Cissna Park, Ill.	14 60
Gerhart, C. E.	Birds, Ill.	12 75
Gerhart, Lily	do.	6 37
Gerstenkorn, A.	Crete, Ill.	8 66
Gibson & Grant.	New Windsor, Ill.	12 00
Gibson & Grant.	do.	6 40
Gilbert, H. B.	Viola, Ill.	5 25
Gilbert, James.	Winslow, Ill.	28 49
Gilbert, John.	Viola, Ill.	2 20
Gilbert, John.	do.	2 53
Giles, L. F.	Hillsdale, Ill.	18 80
Gilmore, O. A.	Newton, Ill.	17 20
Gilmore, O. A.	do.	49 00
Gleaner Coal & Lumber Co.	Grant Park, Ill.	48 00
Goble & Goble.	Westfield, Ill.	30 45
Goble, Chas.	do.	11 33
Goetzenberger, F. A.	Franklin Grove, Ill.	24 75
Goetzenberger, F. A.	do.	
Goldstone, D.	St. Elmo, Ill.	
Gonderman, E.	Reddick, Ill.	71 50
Gonderman, E.	do.	
Gonderman, E.	do.	
Gould, T.	Bible Grove, Ill.	6 66
Graham, J. J.	Creal Springs, Ill.	16 00
Graham, J. J.	do.	12 88
Graham, J. J.	do.	14 20
Graham, W. A.	Wapella, Ill.	55 59
Graham, W. A.	do.	
Graham, W. S.	Adeline, Ill.	
Graham, W. S.	do.	41
Grahn, F. O.	Ludlow, Ill.	12 68
Granbon, W. R.	Jeffersonville, Ill.	18 33
Grant & Co.	Casey, Ill.	27 80
Grant & Co.	do.	
Granville Mercantile Co., G. W. Hunt,, Attorney.	Granville, Ill.	
Great Western Fixture Works.	Chicago, Ill.	22 45
Great Western Fixture Works.	do.	5 84
Green, B. S. & Co.	Bloomington, Ill.	21 40
Green, J. A.	Brocton, Ill.	22 83
Greenwell, J. H.	Fairview, Ill.	18 07
Gridley, J. N.	Virginia, Ill.	5 32
Grieve & Walker.	Rochelle, Ill.	13 67
Gross, A. F.	Carlisle, Ill.	22 49
Guenterberg, C. A.	Carlville, Ill.	6 99
Guthrie, J. W.	Nebo, Ill.	28 25
Haas, E. C.	Springfield, Ill.	11 88
Hagen, O. M.	Depue, Ill.	23 60
Hagan, O. M.	do.	
Hahn, C. L. & Son.	do.	
Hahn, I. & F.	Springfield, Ill.	14 05
Haile & Treadwell.	Elburn, Ill.	72 30
Haines, C. A.	Rose Hill, Ill.	16 87
Hall Bros.	do.	43 46
Hall Bros.	do.	
Hall, C. W.	Sandoval, Ill.	
Hall, C. W.	do.	5 15
Hall, H. R.	do.	6 15
Hallenback, C. C.	do.	5 40
Haller, A. W.	Fairbury, Ill.	18 00
Haller, E. E.	Kirkland, Ill.	8 80
Haller, E. E.	Forreston, Ill.	8 40
Haller, E. E.	do.	1 68
Ham, O. T.	Opdyke, Ill.	12 78
Hannagan & Gordon.	Penfield, Ill.	19 06
Hansen, F. T.	St. Charles, Ill.	4 15
Hardy, Z. T.	Flora, Ill.	13 28
Harris, M. W., care Geo. G. Brinkerhoff	Spokane, Wash.	2 99
Harrod, P.	Avon, Ill.	5 42
Harsch, E. M.	Melvin, Ill.	7 50
Harsch, Geo. T.	do.	12 80
Harsch, Geo. T.	do.	1 25
Hart, N. D.	Buena Vista, Ill.	5 96
Hartman, W. E.	Areanta, Ill.	4 65
Hartman, W. E.	do.	

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Hartung, Lewis	Edwardsville, Ill.	\$ 8 66
Hartung, Lewis	.do.	4 45
Harvey, W. R.	Dana, Ill.	7 26
Heavilin, Levi	Saybrook, Ill.	} 8 05
Heavilin, Levi	.do.	
Heber, E. W.	Springfield, Ill.	1 43
Hedges, W. T.	Catlin, Ill.	19 00
Hedges, W. T.	.do.	8 50
Hedges, W. T.	.do.	4 05
Hedges, W. T.	.do.	4 30
Hedges, W. T.	.do.	17 35
Helen, Thees	Mt. Olive, Ill.	14 38
Helen, Thees	.do.	6 39
Helber, John	Red Bud, Ill.	4 33
Gillogly, E. E., Agt. for Heller & Gillogly Co.	Mt. Carroll, Ill.	12 13
Henbee, E.	Round Lake, Ill.	2 58
Henebery & Morrow	Rankin, Ill.	37 62
Henneberry, P.	.do.	8 10
Hepfer & Lindsay	Lanark, Ill.	2 00
Herb, Jacob	Emington, Ill.	12 00
Hermann, G.	Tremont, Ill.	} 25 45
Hermann, G.	.do.	
Herscher, H. R.	Herscher, Ill.	13 60
Hesley & Bro.		6 55
Hewitt, Mrs. A. M.	Washburn, Ill.	10 20
Hicks Bros.	Pawpaw, Ill.	8 02
Hicks, J. W.	Waltonville, Ill.	} 8 00
Hicks, J. W.	.do.	
Hill, Elmer	Albany, Ill.	29 00
Hiller, J. L.	Ogden, Ill.	7 47
Hiserodt, Ward	Gridley, Ill.	55 55
Hodgeman & Weedman	Victoria, Ill.	14 50
Hellenback, C. C.	Fairbury, Ill.	18 00
Hoskins, C. E., Exec	Edwardsville, Ill.	} 8 58
Hoskins, C. E., Exec	.do.	
Holly, O. W.	Bellair, Ill.	13 90
Holz, Cath.	Elmwood, Ill.	22 50
Holz, O. F. & Oldknow A. D.	Elmwood, Ill.	} 32 43
Holz, O. F. & Oldknow A. D.	.do.	
Holz, O. F. & Oldknow A. D.	.do.	
Honerkamp, August	Worden, Ill.	12 00
Hooms, Mrs. Malind	Flora, Ill.	} 8 08
Hooms, Mrs. Malind	.do.	
Hopkins, C. W.	Wellington, Ill.	2 57
Horning, E. J.	Edwardsville, Ill.	10 50
Hoskins, H. H.	Allenville, Ill.	} 9 75
Hoskins, H. H.	.do.	
Hoot, Homer	Findlay, Ill.	8 80
Houck, M. H.	Berwick, Ill.	8 70
Howard, A. D.	Normal, Ill.	21 65
Howlett, W. E.	Genoa, Ill.	9 75
Hubbard, F. R.	Marseilles, Ill.	2 40
Hubbard, W. B.	Smithboro, Ill.	26 70
Huber, C. C.	Freeburg, Ill.	11 20
Hoffman Furniture & Und. Co.	Carbondale, Ill.	24 50
Hoffman, C. R.	.do.	4 90
Humberger, C. A.	Malta, Ill.	2 70
Hunt, Johnson & Taylor	Osco, Ill.	9 07
Hunt, Johnson & Taylor	.do.	5 43
Hunt, Wm.	Rinard, Ill.	13 15
Hunter, John	Stonington, Ill.	2 10
Hurst, W. V.	Hutsonville, Ill.	95
Hurst, W. V.	.do.	3 83
Hurst, W. V.	.do.	17 40
Hurst, W. V.	.do.	9 00
Hurst, W. V.	.do.	2 85
Hurst, W. V.	.do.	18 25
Hupp, Mary E.	Ludlow, Ill.	} 7 51
Hupp, Mary E.	.do.	
Illinois Surety Co.	Chicago, Ill.	12 50
Irwin, L. & Co.	New Orleans, La.	14 75
Irwin, L. & Co.	.do.	16 80
Irwin, L. & Co.	.do.	2 70
Irwin, L. & Co.	.do.	2 30
Irwin, L. & Co.	.do.	9 10



## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Irwin, L. & Co.	New Orleans, La.	\$ 2 20
Irwin, L. & Co.	do.	10 20
Irwin, L. & Co.	do.	1 00
Irwin, L. & Co.	do.	4 30
Irwin, L. & Co.	do.	3 95
Irwin, L. & Co.	do.	2 45
James Furniture Co.	E. St. Louis, Ill.	} 20 18
James Furniture Co.	do.	
James, M. M.	Greenup, Ill.	9 22
James, M. M.	do.	6 26
James, M. M.	do.	13 82
Johnson Transfer & Fuel Co.	Bloomington, Ill.	18 00
Johnson Transfer & Fuel Co.	do.	45 00
Johnson Transfer & Fuel Co.	do.	22 50
Johnson Transfer & Fuel Co.	do.	61 87
Johnson Transfer & Fuel Co.	do.	60 00
Johnson, M. Patty.	Victoria, Ill.	11 25
Johnson, Frank.	Wellington, Ill.	} 7 75
Johnson, Frank.	do.	
Johnson, J. A. & Co.	Alexis, Ill.	12 00
Johnson, S. A. Clo. Co.	Rockford, Ill.	3 51
Johnson, Theo.	Victoria, Ill.	} 33 87
Johnson, Theo.	do.	
Johnson, Theo.	do.	
Johnson, W. T.	Vernon, Ill.	3 80
Johnston, Robt.	Seymour, Ill.	3 30
Johnston, W. V.	Bridgeport, Ill.	3 82
Joliet Bridge & Iron Co.	Joliet, Ill.	4 00
Jones & Searburn.	Lowder, Ill.	18 55
Jones, A. H. & W. C.	Robinson, Ill.	42 50
Jones, W. C.	do.	48 75
Jones, W. C. and A. H.	do.	21 60
Jones, W. C. and Mary H.	do.	} 3 50
Jones, W. C. and Mary H.	do.	
Jones, W. H.	Cisco, Ill.	} 13 10
Jones, W. H.	do.	
Jones, W. S.	Belvidere, Ill.	7 21
Joy, W. A.	Springfield, Ill.	2 70
Judy, J. F. and wife.	Bridgeport, Ill.	10 65
Judy, J. F. and wife.	do.	4 14
Kable, George J.	Springfield, Ill.	4 05
Kable, George J.	do.	10 40
Kable, George J.	do.	5 45
Kable, George J.	do.	10 00
Kable, George J.	do.	5 60
Koelling Bros., W. G. Murphy, Attorney	Centralia, Ill.	8 95
Karicher, W. H.	West Salem, Ill.	5 55
Kahl, E. A.	Shipman, Ill.	13 50
Kahlert, E. A.	Carlyle, Ill.	7 25
Kastrup, Chas.	Nashville, Ill.	6 38
Kater, Henry, J. L. Walden, Attorney.	Decatur, Ill.	14 10
Kater, Henry, J. L. Walden, Attorney.	do.	14 10
Kaufman, S. S. & Co.	Thomasboro, Ill.	4 66
Kehl & Nowman	Sandwich, Ill.	2 85
Kelley, John.	Loda, Ill.	6 58
Kelley, J. B.	do.	6 25
Kelley, S. P.	Alexandria, Ind.	4 35
Kelley, S. P.	Loda, Ill.	5 69
Kelley, S. P.	Oaktown, Ind.	8 00
Kelley, S. P.	Loda, Ill.	65 23
Kelley, S. P.	do.	2 81
Kelser, Henry.	Bloomington, Ill.	103 50
Kelser, Henry.	do.	46 30
Kelser, Henry.	do.	46 40
Kelly, L. W.	Rutland, Ill.	16 40
Kelly Bros.	Irving, Ill.	23 00
Kenny, J. P.	Chicago, Ill.	22 10
Kenny, M.	Ottawa, Ill.	} 24 20
Kenny, M.	do.	
Kemp, W. H.	Viola, Ill.	12 00
Keokuk Can. Co.	Keokuk, Ia.	29 42
Keokuk Can. Co.	do.	} 15 76
Kerchner, Emil.	Belvidere, Ill.	
Kerchner, Emil.	do.	} 27 65
Kessel, J. W.	Rinard, Ill.	
Kessel, J. W.	do.	

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Kessler, John W.....	Robinson, Ill.....	\$23 78
Ketterman, Jennie.....	Lanark, Ill.....	11 25
Keune, Chas. C.....	Carlinville, Ill.....	11 90
(Company holds note against him)		
Keyser, Wm.....	East St. Louis, Ill.....	
Keyser, Wm.....	do.....	
Keyser, Wm.....	do.....	
Keyser, Wm.....	do.....	
Keyser, Wm.....	do.....	
Keyser, Wm.....	do.....	80 10
Keyser, Wm.....	do.....	
Keyser, Wm.....	do.....	
Keyser, Wm.....	do.....	
Keyser, Wm.....	do.....	
Keyser, Wm. & Son.....	do.....	92 95
Keyser, Wm. & Son.....	do.....	21 05
King, J. A.....	Victoris, Ill.....	15 00
Kitley, Edgar.....	Rinark, Ill.....	
Kitley, Edgar.....	do.....	15 00
Klank, Henry.....	Okawville, Ill.....	33 30
Kleeberger, M. F.....	Warren, Ill.....	5 80
Klemm, Gottlieb.....	Bathalto, Ill.....	15 14
Knapp, W. A.....	Joliet, Ill.....	22 00
Knowlton, D. W.....	Onarga, Ill.....	
Knowlton, D. W.....	do.....	9 10
Knox, Margaret.....	Pearl, Ill.....	
Knox, Margaret.....	do.....	57 58
Koelling, Wm., W. C. Murphy, Attorney.....	Centralla, Ill.....	5 25
Koelling, Wm., W. C. Murphy, Attorney.....	do.....	2 25
Kohlhagen, F. J.....	Frankfort, Ill.....	23 00
Krebs, S. C.....	Okawville, Ill.....	4 45
Krein, H. M. & Bro.....	do.....	5 25
Kreis, E. J.....	Mendota, Ill.....	1 79
Kroll, Jacob.....	Galva, Ill.....	37 34
Krueger, Arthur.....	LaSalle, Ill.....	20 50
Krueger, Arthur.....	do.....	
Kuhn, Geo.....	Green Valley, Ill.....	16 40
Lafin, T. P.....	Milan, Ill.....	13 57
Lafin, T. P.....	do.....	19 20
Lager, Offerle & Co.....	Dennison, Ill.....	
Lager, Offerle & Co.....	do.....	
Lager, Offerle & Co.....	do.....	45 21
Lager, Offerle & Co.....	do.....	
Lakenen, Merc. Co.....	Willitsville, Ill.....	31 89
Lamb, Geo. W.....	Mt. Carmel, Ill.....	3 58
Lamon, Dr. C. E.....	Fairmount, Ill.....	3 33
Lamond, J. H.....	Danvers, Ill.....	17 81
Lamont, Dorothea A.....	Holcomb, Ill.....	6 30
Lamont, D. H.....	do.....	
Lamont, D. H.....	do.....	34 45
Landt Bros. & Co.....	Lanark, Ill.....	21 73
Lane, T. J. & Co.....	Fillmore, Ill.....	16 25
Laney, Homer.....	Carbondale, Ill.....	9 25
Lanone, E. D.....	Ashkum, Ill.....	4 60
Lanone, E. D.....	do.....	13 62
Lantz, Matilda H.....	Kirkland, Ill.....	10 40
Larson Clothing Co.....	Gibson City, Ill.....	11 70
Lawrence, A. J.....	Paxton, Ill.....	3 80
Ledderboge, L. F.....	Ludlow, Ill.....	7 75
Ledderboge, L. F.....	do.....	5 09
Ledderboge, L. F.....	do.....	2 00
Leedy, E.....	Ogden, Ill.....	4 98
Leinrange, F. H.....	Olney, Ill.....	14 25
Lemons, Laura E.....	Milton, Ill.....	5 00
Leonard, S. W.....	Bishop, Ill.....	2 21
Lettl, Frank J.....	Sublette, Ill.....	29 45
LeSaulnier, Louis.....	Red Bud, Ill.....	
LeSaulnier, Louis.....	do.....	41 45
Louis, Clarence, Agt.....	Stanford, Ill.....	2 00
Louis, J. C.....	Alto Pass, Ill.....	10 00
Linond, Wallace.....	Rock Falls, Ill.....	10 05
Litchfield Marble & Granite Co.....	Litchfield, Ill.....	3 72
Litherland, Jonathan.....	St. Francisville, Ill.....	52 55
Litz, A. W.....	Charleston, Ill.....	13 05

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Loelke, F. F.	Jerseyville, Ill.	\$ 23 00
Loelke, F. F.	do.	
Loesche, Wm.	Marissa, Ill.	
Loesche, Wm.	do.	
Logan & Crowder.	Bethany, Ill.	2 13
Logan Dept. Store.		3 12
Logan Dept. Store.		
Long, Joseph W.	Pocahontas, Ill.	14 70
Longwell, B. R.	Rochelle, Ill.	10 28
Loomis, J. B.	Prophetstown, Ill.	60 32
Love, Wilson.	DeKalb, Ill.	17 26
Love, Wilson.	do.	
Lowe, C. E.	Edwardsville, Ill.	15 43
Lowe, C. E.	do.	
Lower, John L.	Emington, Ill.	23 12
Lower & Co.	do.	22 07
Luber & Lytle.	Savanna, Ill.	29 10
Lucas, J. W.	Muncie, Ill.	14 18
Luegink, Chas. H. & Bros.		7 03
Lydle, B. F.		15 90
Lydle, B. F.		
Lyell, Arthur L.	Grand Chain, Ill.	1 58
Mahon, C. C.	St. Elmo, Ill.	7 16
Matte, John.	Wilmington, Ill.	37 71
Malcomson, John & Son.		8 00
Mammoth Shoe Co., etc.	Mt. Vernon, Ill.	47 38
Mammoth Shoe Co., etc.	do.	
Mammoth Shoe Co., etc.	do.	
Mangis, Marion C.	Junction, Ill.	12 97
Mangis, Marion C.	do.	
Marceau, Z. E.	Manteno, Ill.	15 00
Marshall, J. T.	Flora, Ill.	4 16
Marshall, J. T.	do.	
Marshall, L. V.	Byron, Ill.	5 72
Marshall, W. A.	Allentown, Ill.	8 95
Martin, A. J.	Elmwood, Ill.	8 50
Martin, Cecil.	DeKalb, Ill.	14 07
(Associated Mutual Fire Policy)		
Mason, Wm.		35 90
Mason, W. F.	Willow Hill, Ill.	21 49
Mason, W. F.	do.	
Mathews & Giles.	Hillsdale, Ill.	18 90
Mathewson, A. T.	Elburn, Ill.	106 34
Mathewson, A. T.	do.	
Mathews, Lu.	Olney, Ill.	4 77
Matzen, P. G.	Windsor, Ill.	27 13
Maury, A. G.	Armstrong, Ill.	3 13
Maury, Geo. E.	Rossville, Ill.	36 81
Maury, Geo. E.	do.	
May, Sarah J.	Hudson, Ill.	11 32
Mayes, Joe.	Naples, Ill.	12 08
Mayer, John W.	Mt. Pulaski, Ill.	5 22
Mayer, John W.	do.	14 75
Mauer, John W.	do.	7 70
Mayer, John W. & Son.	do.	9 53
Meiners, F. W.	Carlinville, Ill.	12 00
Meischner, Lewis.	Benson, Ill.	1 00
Meislahn, C.	Montrose, Ill.	8 00
Meislahn, C.	do.	
Meislahn, C.	do.	
Meisner, Carolyn F.	Springfield, Ill.	8 32
Meister, F. P.	Buckingham, Ill.	5 80
Melberg, John.	Grays Lake, Ill.	3 00
Mellin, H. X.	Galva, Ill.	2 50
Mensel Bros.		9 62
Metcalf, Frank.	Erie, Ill.	5 25
Metzlin Bros.	Shumway, Ill.	27 00
Mayer, E. F.	Hinsdale, Ill.	25 06
Meyers, Capt. Frank.	Warsaw, Ill.	2 27
Mayer, G. W.	Edwardsville, Ill.	13 50
Mayer, J. C.	Carlinville, Ill.	7 28
Mayer, J. C.	do.	
Miles, A. J. & Co.		5 00
Miller, Adam.	St. Louis, Mo., 2702 Accomac St.	8 00
Miller, F. A.	Smithboro, Ill.	11 25

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Miller, John A.	Vernon, Ill.	\$ 8 13
Miller, John A.	do.	
Mills, O. F.	Arrowsmith, Ill.	
Miller, W. E.	Claytonville, Ill.	
Miner, T. L.	Nebo, Ill.	
Mitchell & Farrell.	Ingraham, Ill.	17 23
Mitchell, C. A. (Address, J. M. Mitchell, Exec.)	Gridley, Ill.	7 92
Mitchell, C. A. (Address, J. M. Mitchell, Exec.)	do.	36 20
Mitchell, C. A. (Address, J. M. Mitchell, Exec.)	do.	
Mitchell, C. A. (Address, J. M. Mitchell, Exec.)	do.	
Mitchell, C. A. (Address, J. M. Mitchell, Exec.)	do.	
Mitsdarfer, Wm.	Ridgway, Ill.	25 48
Modine, Frank.	St. Charles, Ill.	50 25
Moehlmann, N. W.	Kell, Ill.	2 81
Moehlmann, N. W.	do.	2 17
Moehlmann, N. W.	do.	3 42
Moehlmann, N. W.	do.	71
Moehlmann, N. W.	do.	4 53
Moehlmann, N. W.	do.	1 77
Moehlmann, N. W.	do.	3 66
Moehlmann, N. W.	do.	3 13
Monroe, Henrietta E. G.	Chenoa, Ill.	17 50
Monroe, Henrietta E. G.	do.	
Morgan, Frank L.	Port Byron, Ill.	21 91
Morgan, Mrs. Mary E.	do.	5 13
Moor & Moor.		10 00
Moore, A. M.	Tolono, Ill.	5 25
Moore, V. F.	Decatur, Ill.	1 85
Moore, J. F. & Co.	LaHogue, Ill.	14 50
Morris, Geo. C.	Troy, Ill.	54 45
Morris, P. H.	Rutland, Ill.	11 20
Morris, P. H.	do.	18 66
Morrison & Ault.	Lake City, Ill.	22 22
Morrow, R. F. & Co.	Virden, Ill.	4 50
Morrow, R. F. & Co.	do.	1 50
Morse, J. C.	Chandlerville, Ill.	7 00
Muchmore, J. B.	Oblong, Ill.	2 70
Mugrager, B. H.	Rinard, Ill.	11 52
Musk, C. E.	Hoopeston, Ill.	17 12
Meyer & Brown.		5 96
McBride, W. S.	Prairie du Rocher, Ill.	22 45
McAnn, Theo.	Pearl, Ill.	14 25
McCollister, Ralph.	Stillman Valley, Ill.	10 75
McGory, H. M.	Mattoon, Ill.	1 60
McDonald, Lily.	Lewistown, Ill.	1 43
McElhiney Bros.	Montrose, Ill.	30 44
McGaughey & Adler.	Staunton, Ill.	27 78
McGinnis, C. C.	Deer Creek, Ill.	12 60
McGreen, Mrs. Jane.	Flora, Ill.	2 15
McHose, H. A.	Griggsville, Ill.	6 55
McHose, H. A.	do.	12 07
McKee, F. M.	Madison, Ill.	9 55
McKinley, Wm.	Monmouth, Ill.	4 71
McKinley, John.	Piper City, Ill.	3 45
McKinley, John.	do.	6 72
McKinley, John.	do.	12 43
McMillan Bros.	Gifford, Ill.	12 41
McMillan Bros.	do.	
McMorris, P. E.	Kansas, Ill.	4 84
McMullen, Elizabeth.	Seymour, Ill.	2 55
McRoy, Emma.	Creal Springs, Ill.	2 63
Nabach, Nicholas.	Moweaqua, Ill.	24 11
Nelson, F. O.	Galva, Ill.	9 10
Nampel, J. E.	Forreston, Ill.	32 75
Neptune, J. E.	Newton, Ill.	15 00
Neutson, K.	Chicago, Ill.	5 90
Neutson, K.	do.	12 00
Neutson, K.	do.	3 71
Neutson, K.	do.	11 80
Neutson, K.	do.	6 70
Neutson, K.	do.	3 20
Neutson, K.	do.	6 40
Neutson, K.	do.	2 50
Neutson, K.	do.	1 42
Neutson, K.	do.	2 66
Neutson, K.	do.	80

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Neutson, K.	Chicago, Ill.	\$ 5 32
Neutson, K.	do.	3 20
Neutson, K.	do.	1 20
Neutson, K.	do.	3 10
Neutson, K.	do.	7 87
Neutson, K.	do.	24 90
New York Woven Wire Mattress Co.	New York City	6 89
News Co.	Joliet, Ill.	3 06
Nicolay, C. H.	Carlyle, Ill.	7 20
Niebur, Chris.	Breese, Ill.	34 62
Niebur, Chris.	do.	
Niebur, Chris.	do.	
Niebur, Chris.	do.	
Nieft, Henry.	Nokomis, Ill.	5 00
Norris, W.	Braceville, Ill.	7 13
North, W. J. H.	Yates City, Ill.	33 00
Northern Grain & Live Stock Co.	Seatonville, Ill.	3 42
Northern Grain & Live Stock Co.	do.	42 50
Noterman, Fred.	Hillsboro, Ill.	21 84
O'Brien, M. F.	Genoa, Ill.	7 91
Ochs, Fred & Son.	Okawville, Ill.	4 60
O'Day, W. D., et al.	Neoga, Ill.	5 20
O'Day, W. D., et al.	do.	2 17
O'Day, W. D., et al.	do.	2 17
O'Day, W. D., et al.	do.	4 00
O'Day, W. D., et al.	do.	27 41
Oakel, A. & F.	Morton, Ill.	6 80
Ogden, W. R.	Annanaw, Ill.	4 87
Ogle, Cloero.	Collinsville, Ill.	3 20
Oldknow, P. W.	Elmwood, Ill.	1 59
Ollsher, Alvin G.	Buda, Ill.	5 03
Oliver, A. H.	Edwardsville, Ill.	8 40
Olmstead, C. E.	Roslyn, Ill.	4 74
Olmstead, C. E.	do.	4 31
Olwin Shoe Co.	Robinson, Ill.	9 80
Osburn Merc. Co.	Bloomington, Ill.	9 90
Osburn Merc. Co.	do.	5 06
Orborn, J. H.	Shannon, Ill.	46 07
Orborn, J. H.	do.	
Osborn, S. E.	Wilmington, Ill.	
Osterloh, J. H.	Steeleville, Ill.	
Outram, Rhyban.	Long Point, Ill.	8 00
Owens, Phillip.	Shabbona, Ill.	6 88
Pannwitt, F. J.	Nokomis, Ill.	85 36
Pannwitt, F. J.	do.	
Pannwitt, F. J.	do.	
Pannwitt, F. J. & Son.	do.	
Pannwitt, F. J. & Son.	do.	66 16
Papineau, Peter.	Paxton, Ill.	11 20
Parker, H. B. & Son.	Rochester, Ill.	2 73
Parkhurst, Mary A.	Danvers, Ill.	10 53
Patrick, F. J.	Winnebago, Ill.	15 00
Patch, Lina.	Coleta, Ill.	30 50
Patterson, C. M.	Hettick, Ill.	10 69
Paul Bros.	Alton, Ill.	5 50
Pepper, Gabriel.	Madison, Ill.	11 79
Perley, B. D. & P. D.	Pecatonica, Ill.	6 76
Perley, B. D. & P. D.	do.	9 58
Peters, G. P.	Lee, Ill.	7 88
Peters, Thos.	Seatonville, Ill.	28 73
Peterson Bros.	New Windsor, Ill.	7 72
Peterson Bros.	do.	8 33
Peterson Clo. Co.	do.	8 23
Pezette, John.	Benld, Ill.	4 10
Peterson, Henry.	E. St. Louis, Ill.	22 65
Peterson, J. J.	Serena, Ill.	26 40
Peterson, J. J.	do.	
Phillips, John R.	Cartersville, Ill.	
Phillips, John R.	do.	
Phillips, John R.	do.	10 50
Phillips, John R.	do.	9 90
Picket, Mrs. M. V.	LaHogue, Ill.	
Pinkerton, B. E.	Rossville, Ill.	
Pinnell & Hutton.	Kansas, Ill.	
Pinnell & Hutton.	do.	5 25
Pluss & Miller.	Newark, Ill.	2 74

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Poppleton, C. M.	Mulberry Grove, Ill.	\$ 8 99
Porter, E. K.	Carbondale, Ill.	11 96
Potter, Gerome A.	Prophetstown, Ill.	19 84
Potter, Gerome A.	do.	
Prindle, D. W., Jr.	Villa Ridge, Ill.	14 41
Prindle, D. W., Jr.	do.	
Provinces, Loren.	Pleasant Plains, Ill.	29 56
Pyburn, E. S.	Pearl City, Ill.	3 38
Pyburn, E. S.	do.	1 46
Quintal, Geo.	Bluffs, Ill.	21 78
Rakow, Chas. J.	Dundee, Ill.	2 08
Reed & Scholes		10 70
Reinenann, Henry.	Granite City, Ill.	13 65
Reinenann, Henry.	do.	14 70
Remfrew, F. C.	Sadorus, Ill.	4 35
Renz, W. F.	Tallula, Ill.	6 41
Rettig, Wm.	Milan, Ill.	23 65
Reynolds, R. A.	Grays Lake, Ill.	4 60
Reynolds, R. A.	do.	4 25
Richmond, D. F.	Villa Grove, Ill.	6 00
Reiger, W. L.	Sterling, Ill.	5 50
Reiger, W. L.	do.	
Riggle, F. M.	Unity, Ill.	7 68
Rinfelsen, R. W.	Gilman, Ill.	12 65
Riseling, C. C. & Margaret.	Murphysboro, Ill.	19 19
Roberts, W. H.	Piper City, Ill.	71 06
Roberts, W. H.	do.	
Rockey, R. M.	Nora, Ill.	19 05
Rockey, R. M.	do.	
Rockey, R. M.	do.	
Rosebrook, F. J.	Dixon, Ill.	14 50
Rosenkranz, Lee.	Ipava, Ill.	8 35
Rowland, B.	Ludlow, Ill.	3 77
Rowe, M. A.	Martinsville, Ill.	22 40
Rudd, F. E.	Wilmington, Ill.	4 95
Rudder, Mrs. Geo.	Greenview, Ill.	10 00
Rudder, Mrs. Geo.	do.	5 15
Rudolph, Dr. G. W.	Elliott, Ill.	2 93
Ryason, S. M.	Kirkwood, Ill.	7 92
Sabo, W. H.	Birmingham, Ala.	10 00
Sampson, M. T.	Lerna, Ill.	18 75
Sandberg, Fredolph A.	St. Charles, Ill.	6 00
Saner, Nicholas	Oregon, Ill.	4 54
Sangbush, August.	Washburn, Ill.	26 80
Sangbush, August.	do.	
Sangbush, Henry.	do.	16 30
Sargeant, Mrs. Nellie.	Geneva, Ill.	9 75
Saverly Bros.		24 67
Saverly Bros.		
Saxton, George W.	Rochelle, Ill.	31 25
Sayre, C. A.	Victoria, Ill.	43 35
Sayre, C. A.	do.	3 72
Sayre, C. A.	do.	1 70
Schaffe, M.	Morris, Ill.	7 50
Scheller, John.	Mendota, Ill.	16 62
Shandy, T. M.	Hebron, Ill.	57 00
Shell, W. H.	Forreston, Ill.	11 30
Schelling, Chas. T.	Leaf River, Ill.	8 50
Scherer, O. A. & Geenan, J. F.	Toluca, Ill.	15 40
Scherle, Anton.	Pinckneyville, Ill.	20 85
Schnepp & Barnes.	Springfield, Ill.	5 70
Schnepp, Geo.	do.	11 76
School Dist. No. 96, P. C. Freytag.	Reynolds, Ill.	28 00
Schooley, El.		11 00
Scott, B. M.	Altona, Ill.	2 19
Schreck, Geo. C.	Fawpaw, Ill.	11 00
Schroeder Bros.	Minier, Ill.	38 85
Schroeder Bros.	do.	
Schroeder Bros.	do.	
Schroeder Bros.	do.	
Schroeder Bros.	do.	
Schultz, F. J.	Braceville, Ill.	5 68

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Schultz, Henry.....	Kinderhook, Ill.....	} \$ 6 66
Schultz, Henry.....	do.....	
Schultz, H. L.....	Worden, Ill.....	
Schultz, H. L.....	do.....	63 33
Schulze, Geo.....	Easton, Ill.....	8 80
Schwab, J. H.....	Bement, Ill.....	9 20
Schwarz, E. L. & Son.....	Edwardsville, Ill.....	1 00
Schwarz, Frank.....	Glen Carbon, Ill.....	23 33
Schwarz, H. W.....	Shumway, Ill.....	15 00
Schwarz, M.....	O'Fallon, Ill.....	6 55
Schwarz, M.....	do.....	2 77
Sendamore Bros.....	Flora, Ill.....	32 50
Scott, Elmer J.....	Gibson, Ill.....	11 35
Seble, W. T.....	Wyanet, Ill.....	9 09
Seybert, Frank T.....	Oregon, Ill.....	2 70
Seybert, F. P. & L. B.....	do.....	7 15
Seybert, John D.....	do.....	11 00
Selse, Henry.....	Warren, Ill.....	16 88
Selse, Henry.....	do.....	} 13 60
Selse, Henry.....	do.....	
Settle, D. L.....	Xenia, Ill.....	3 35
Sharp, J. A.....	Pulaski, Ill.....	16 25
Shearer, H. M.....	Rapatee, Ill.....	6 48
Shearer, H. M.....	do.....	19 28
Shackler Bros.....	Davis, Ill.....	12 00
Shelby, F. E.....	Sadorus, Ill.....	10 00
Shepler, C. P.....	St. Jose, Ill.....	3 08
Shoor, Mrs. C. B.....	Fowler, Ind.....	} 8 58
Shoor, Mrs. C. B.....	do.....	
Short Bros.....	do.....	55 65
Sicher, Frank.....	Staunton, Ill.....	} 55 27
Sicher, Frank.....	do.....	
Simater, F. J.....	Minonk, Ill.....	} 46 45
Simater, F. J.....	do.....	
Simater, F. J.....	do.....	
Simater, F. J.....	do.....	
Simcox, John L.....	Patoka, Ill.....	28 33
Simon, Elizabeth, Exec.....	Carlinville, Ill.....	14 55
Simpson, F. H.....	Flora, Ill.....	3 20
Simpson, J. H.....	do.....	} 8 45
Simpson, J. H.....	do.....	
Sippel, Amella.....	Frankfort, Ill.....	15 50
Sloan, A. E.....	Ludlow, Ill.....	8 60
Small, Nathan.....	Verona, Ill.....	13 22
Smith & Luers.....	Springfield, Ill.....	7 40
Smith, C. N.....	Madison, Ill.....	16 91
Smith, C. W.....	Gillespie, Ill.....	17 81
Smith, E. S.....	Ingraham, Ill.....	11 87
Smith, J. H.....	Jerseyville, Ill.....	} 15 44
Smith, J. H.....	do.....	
Smith, J. H.....	do.....	} 2 28
Smith, L. E.....	Vernon, Ill.....	
Smith, L. J.....	North Henderson, Ill.....	12 42
Smith, Mamie.....	Dixon, Ill.....	9 35
Snyder, Henry.....	Latham, Ill.....	7 16
Snyder, H. C.....	Orangeville, Ill.....	8 25
Snyder, W. G.....	do.....	7 75
Songer & Brown.....	Kinmundy, Ill.....	} 5 85
Songer & Brown.....	do.....	
Sowers, Geo. W.....	Genoa, Ill.....	} 30 26
Sowers, Geo. W.....	do.....	
Sowers, Geo. W.....	do.....	
Spahr, Karl.....	Morton, Ill.....	10 85
Spellmeyer & Wilson.....	Loda, Ill.....	2 77
Spellmeyer & Wilson.....	do.....	2 18
Sperry, P. R.....	Alexis, Ill.....	18 53
Spillman, O. P.....	Gays, Ill.....	5 70
Square Deal Buggy Co.....	Lawrenceville, Ill.....	6 00
Stade Bros.....	Beecher, Ill.....	} 26 33
Stade Bros.....	do.....	
Stade Bros.....	do.....	
Stadler, John.....	Carlinville, Ill.....	41 70
Stamper, Fitzgerald Merc. Co.....	do.....	18 60
Stansberry, T. M.....	Janesville, Ill.....	15 50
Stanford, C. O.....	Odin, Ill.....	21 84

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Steiner, G. C.	Cissna Park, Ill.	\$ 5 82
Steiner, G. C.	do.	11 04
Steiner, G. C.	do.	14 17
Steiner, Lessie	do.	27 68
Steiner, Lessie	do.	27 68
Steinhart & Whitmore.	Wilmington, Ill.	12 30
Steinmann, L. F.	Alhambra, Ill., R. F. D. No. 4.	4 50
Stevenson, Geo. L.	Onelda, Ill.	13 13
Sterling Foundry Co.	Sterling, Ill.	7 13
Stevens, J. F.	Springfield, Ill.	15 63
Stevens, J. F.	do.	15 63
Stevens, M. G.	Mazon, Ill.	10 77
Stewart, S. E.	Humboldt, Ill.	13 15
Stillman Valley Gro. Co.	Stillman Valley, Ill.	7 97
Stilts, A. B.	Owaneco, Ill.	1 32
Stimas, F. M.	Stillman Valley, Ill.	20 10
Stein, H. D.	Saybrook, Ill.	9 10
Stoeber, Henry	Chester, Ill.	8 90
Stoeber, Henry	do.	8 90
Stolze, John	Edwardsville, Ill.	24 37
Stone & Stone	Greenview, Ill.	3 70
Stout, E.	Morton, Ill.	5 47
Stout, E.	do.	5 47
Stewe, J. J.	Girard, Ill.	80 00
Sturts, M.	Hazel Dell, Ill.	12 28
Sturts, M.	do.	12 28
Sturts, M.	do.	12 28
Sullivan, E. G.	Marion, Ill.	19 20
Sullivan, J. E.	Rochelle, Ill.	26 39
Sutyen, W. C.	Flanagan, Ill.	17 93
Sutyen, W. C.	do.	17 93
Sutyen, W. C.	do.	2 65
Sydner, G. R.	Milan, Ill.	2 85
Tanner, Geo. K.	St. Charles, Ill.	5 93
Tarbox Bros.	Lake Fork, Ill.	11 24
Tarbox Bros.	do.	1 50
Tarbox, M. F.	do.	1 75
Tarbox, M. F.	do.	70
Tarbox, W. S.	do.	1 70
Tarbox, W. S.	do.	26
Taylor, B. R.	Donnellson, Ill.	24 03
Teal & Bell	Waynesville, Ill.	18 82
Teal & Bell	do.	18 82
Teal & Bell	do.	18 82
Teal, C. M.	do.	3 67
Tendick, A.	Rockbridge, Ill.	28 71
Theurer, J. H.	Edwardsville, Ill.	9 60
Theurer, J. H.	do.	10 80
Theurer & Hyten.	do.	27 34
Thomas, T. B.	Murphysboro, Ill.	15 63
Thome & Decker	Rock Falls, Ill.	8 00
Thome, A. A.	do.	20 00
Thompson, Geo.	Murphysboro, Ill.	15 95
Thompson, Geo.	do.	15 95
Thompson, Geo.	do.	15 95
Thompson, Geo.	do.	15 95
Thompson, W. E. & C. F.	West Salem, Ill.	30 15
Thompson, Rosendahl & Co.	Petersburg, Ill.	15 75
Thompson, J. M.	Vernon, Ill.	6 60
Tice, C. F.	Mt. Morris, Ill.	18 50
Tiedemann, C. F.	O'Fallon, Ill.	2 08
Tober, David	Breese, Ill.	63 79
Tolliver, J. H. & Son.	Louisville, Ill.	19 79
Tomlin, Wm.	Jamesburg, Ill.	9 62
Torbitt, M. G.	Hidalgo, Ill.	10 07
Torbitt, M. G.	do.	3 44
Treshin, Joseph	Gillespie, Ill.	17 40
Treat, A. W.	Gays, Ill.	1 96
Treat, A. W.	do.	19 10
Treat, A. W.	do.	2 60
Trinkle, G. A.	New Holland, Ill.	22 50
Trogstad, Fred	Warren, Ill.	9 00
Trompster, Anton	Sparland, Ill.	4 60



## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Trott, H. M.	Chatsworth, Ill.	\$13 50
Trotter, Dr. Geo. S.	Dumas, Ill.	4 99
Trowbridge, W. H.	Green Valley, Ill.	21 37
Trustees Central Baptist Church.	Springfield, Ill.	15 17
Trustees Christian Church.	Waverly, Ill.	15 00
Trustees I. O. O. F. No. 323.	Mechanicsburg, Ill.	26 61
Trustees M. E. Church.	Bluffs, Ill.	34 00
Trustees M. E. Church.	do.	
Trustees Presbyterian Church.	Kansas, Ill.	20 00
Trustees United Brethren in Christ.	Lexington, Ill.	46 00
Tucker, Martha B.	Creal Springs, Ill.	7 31
Twiss Bros.	Rochester, Ill.	45 35
Twiss Bros.	do.	
Tyler, C. N.	Granville, Ill.	19 76
Tyner, O. M.	Kinmundy, Ill.	9 37
Tyner, O. M.	do.	4 88
Ummel, David.	Danvers, Ill.	20 10
Vadakin, J. H.	Bethany, Ill.	46 80
Vadakin, J. H.	do.	21 47
Vadakin, J. H.	do.	3 97
Vadakin, J. H.	do.	2 24
Vadakin, M. M.	do.	6 53
Vadakin, M. M.	do.	6 51
Vansickle, J. D.	Vermillion, Ill.	3 00
Velten, Nicholas.	do.	13 50
Verteres, J. E. & Son.	Pittsfield, Ill.	1 73
Vincelette, H. J.	Hebron, Ill.	17 00
Virden, L. E.	Edinburg, Ill.	7 18
Wade, E. R.	Muncie, Ill.	10 02
Wagy, Mrs. Nella.	West Liberty, Ill.	1 87
Walker, Evelyn.	Pesotum, Ill.	21 00
Walker, Lena M.	Argenta, Ill.	6 10
Walker, Lena M.	do.	
Wallace, J. H.	Windsor, Ill.	2 61
Wallace, J. H.	do.	7 41
Wallace, J. H.	do.	1 78
Wallace, J. H.	do.	9 50
Wallace, J. H.	do.	7 58
Wallace, J. H.	do.	22 36
Wallace, J. H.	do.	7 71
Wallace, J. H.	do.	20 94
Wallace, J. H.	do.	10 47
Wallace, J. H.	do.	10 83
Wallace, J. H.	do.	1 47
Wallace, J. H.	do.	2 93
Wallace, J. H.	do.	1 13
Wallace, J. H.	do.	5 62
Wallace, J. H.	do.	5 62
Wallace, J. H.	do.	5 85
Wallace, J. H.	do.	5 85
Wallace, J. H.	do.	10 00
Wallace, J. H.	do.	10 00
Wallace, J. H.	do.	6 56
Wallace, J. H.	do.	6 50
Wallace, J. H.	do.	6 87
Wallace, J. H.	do.	6 87
Wallace, J. H.	do.	6 97
Wallace, J. H.	do.	23 26
Wallace, J. H.	do.	11 73
Wallace, J. H.	do.	14 08
Wallace, J. H.	do.	7 02
Wallace, J. H.	do.	8 92
Wallace, J. H.	do.	14 25
Wallace, J. H.	do.	23 75
Walrich, F. A.	Canton, Ill.	13 65
Walrich, F. O.	Piper City, Ill.	13 13
Wall, A.	Nebo, Ill.	4 68
Walz, Wm.	Morton, Ill.	4 44
Walz, Wm.	do.	
Ward, C. E.	Decatur, Ill.	4 28
Ward, C. E.	do.	
Ward, B. A. L.	Tamara, Ill.	17 77
Ward, F. M.	do.	10 11
Ward, F. M.	do.	
Warring, W. C.	Springfield, Ill.	2 76

## Policy Holders Claims—Continued.

Name.	Address of Agent.	Amount.
Warner, B. D., trustees.....	Muncie, Ill.....	\$32 40
Warren County Hardware Co.....	Alexis, Ill.....	3 20
Warren, Wiseman Co.....	Jerseyville, Ill.....	8 50
Warren John.....	West Liberty, Ill.....	11 80
Warsaw Pickle Co.....	Warsaw, Ill.....	13 64
Warsaw Pickle Co.....	do.....	15 75
Watkins & Ravatt.....	Malta, Ill.....	4 20
Watson, F. P. & Bro.....	Mt. Vernon, Ill.....	41 25
Watson, Laura A.....	Smithfield, Ill.....	1 65
Waters, L. M.....	Millington, Ill.....	58
Waters, L. M.....	do.....	1 58
Waters, L. M.....	do.....	74
Wayne, C. H.....	Reynolds, Ill.....	15 00
Weber, C. C. & Co.....	Galatia, Ill.....	29 36
Weber, C. C. & Co.....	do.....	
Weber, Jacob.....	Edwardsville, Ill.....	27 60
Weber, Jacob.....	do.....	
Weber, J. E. & Co.....	Strasburg, Ill.....	6 25
Weber, Mary.....	Edwardsville, Ill.....	1 35
Webster Grove Town Mutual Fire Insurance Co.....	St. Louis.....	4 49
Weedman, John.....	Victoria, Ill.....	13 60
Wier, M. V.....	Litchfield, Ill.....	11 35
Weiss, Mrs. Clara.....	Kempton, Ill.....	23 95
Weiss, Mrs. Clara.....	do.....	
Weiss, Jacob & Co.....	Freeport, Ill.....	6 45
Welsh, L. K.....	Donnellson, Ill.....	1 70
Wellinbrink, Henry.....	Mt. Olive, Ill.....	7 20
Wellinbrink, H. A.....	do.....	2 66
Welsh, J. D.....	Flora, Ill.....	22 56
Wendt, A. H.....	Port Byron, Ill.....	33 50
Wendt, A. H.....	do.....	
Wenre, Elizabeth.....	Olney, Ill.....	2 68
Westermann Dept. Store.....	Carlyle, Ill.....	16 25
Western Shore Lumber Co.....	San Francisco, Cal.....	64 63
Wetter, W. J.....	Troy, Ill.....	6 80
Wheelock, H. J.....	Grays Lake, Ill.....	2 43
White, Herbert.....	Hanover, Ill.....	19 84
White, Herbert.....	do.....	
White, Ab. Exec.....	do.....	10 00
White, J. A., Jr.....	Warsaw, Ill.....	6 56
Wiemar, Wm.....	Belleville, Ill.....	40 32
Wilson, Chas. P.....	Hume, Ill.....	10 10
Wilson, Jess e L.....	Dalton, Ill.....	18 84
Wilson, Jessie L.....	do.....	
Withrow, J. L.....	McLean, Ill.....	2 06
Whitney, W. H.....	Chatham, Ill.....	26 35
Whittaker, F. B.....	Perry, Ill.....	5 68
Whorrell, C. H.....	Thaworth, Ill.....	20 30
Whorrell, C. H.....	do.....	
Wick Bros. Jewelry Co.....	Troy, Ill.....	13 90
Wilkening, G.....	Crete, Ill.....	32 46
Wilkening, G.....	do.....	21 44
Wilkening, G.....	do.....	17 95
Wilkening, G.....	do.....	5 58
Wilkening, John.....	do.....	4 19
Willard, Mary.....	Gillespie, Ill.....	17 00
Williamson, Rolla E.....	Ava, Ill.....	8 77
Wilson, A. C.....	Fairview, Ill.....	6 03
Wilson, R. L.....	Coal Valley, Ill.....	15 53
Windhorn, H. V.....	Cissna Park, Ill.....	23 70
Winnard, Dr. W. L.....	Warsaw, Ill.....	2 50
Winter, Henry.....	Hanover, Ill.....	4 35
Wiseheart, Wm.....	Shawneetown, Ill.....	8 13
Wolf, Ernst.....	Worden, Ill.....	34 74
Wolf, Ernst.....	do.....	
Wolf, Ernst.....	do.....	
Wolf, Ernst & Co.....	do.....	30 43
Wolf, Ernst & Co.....	do.....	
Wolf, Mrs. M. L.....	Nilwood, Ill.....	3 73
Wolgast, H. C.....	Danforth, Ill.....	63 70
Wood, D. L. Merc. Co.....	do.....	30 00
Wood, James E.....	Colfax, Ill.....	12 83
Wood, James E.....	do.....	
Wood, James.....	Glasford, Ill.....	25 40
Wood, James.....	do.....	

*Policy Holders Claims—Concluded.*

Name.	Address of Agent.	Amount.
Workman, Marie Bullard.....	Shumway, Ill.....	\$ 2 25
Wray, W. C.....	Fithian, Ill.....	3 73
Wright, C. A.....	Ashmore, Ill.....	} 21 10
Wright, C. A.....	do.....	
Wruck, H.....	Herschler, Ill.....	6 95
Wyckoff, C. A.....	Morrisonville, Ill.....	8 68
Wyckoff, C. A.....	do.....	4 34
Wyckoff, C. A.....	do.....	1 01
Wynn, J. T.....	Fairbury, Ill.....	4 00
Wysong Sisters.....	Maroa, Ill.....	5 91
Wysong Sisters.....	do.....	3 28
Yoder, C. L.....	Flanagan, Ill.....	38 50
Yost, David.....	Olney, Ill.....	20 00
Zelle, Belle.....	Havana, Ill.....	} 95
Zelle, Belle.....	do.....	
Zierfuss, Wm.....	Bloomington, Ill.....	6 19
Ziegenhorn, Albert.....	Claytonville, Ill.....	8 93
Total.....		\$15,708 14
Supplement list total.....		302 64
Grand total.....		\$16,010 78

*Supplement List.*

Allshire, A. D.....	West Point, Ill.....	\$ 8 32
Becker, Edward H.....	Mt. Olive, Ill.....	16 30
Black, Joseph G.....	Allerton, Ill.....	6 00
Brindley, Benj.....	Bloomington, Ill.....	24 25
Brown, G. A. & Son.....		33 28
Carter, S. P.....	Delavan, Ill.....	2 30
Collinberger, J. H.....	Stonington, Ill.....	60 43
Conwell, Marshall.....	Carlyle, Ill.....	39 33
Green & Jameson, Marshall & McLennan.....	Chicago, Ill.....	28 80
Johnson, S.....	Vilas, S. D.....	10 00
Jones, Henry F.....	Flat Rock, Ill.....	15 00
Isaacson, B.....	Ladd, Ill.....	6 00
Ledger, Chas. S.....	Rockford, Ill.....	9 64
Ledger, Chas. S.....	do.....	4 14
Proffitt, John L.....	Braceville, Ill.....	4 70
Simcox, Ernst.....	Patoka, Ill.....	7 15
Simcox, James & Son.....	do.....	13 65
W.therald, T. R. & M. J.....	Olney, Ill.....	11 38
W.therald, T. R. & M. J.....	do.....	1 99
Supplement list total.....		\$302 64

*Miscellaneous Claims and Fire Losses.*

Bill.....	Albermarle Paper Mfg. Co., Richmond, Va.....	\$ 44 81
Bill.....	Bishop, L. T., B. S., American Multigraph Sales Co., Springfield, Ill.....	1 00
Judgment.....	Baltimore Paper Box Co., D. C. Corley, Attorney, Decatur, Ill.....	883 80
Judgment.....	Barber Asphalt Co., Jack & Deck, Attorneys, Decatur, Ill.....	1,661 47
Fire loss.....	Benson & Son, Capron, Ill.....	113 80
Fire loss.....	Borer, J. L., Mt. Erie, Ill.....	750 00
Bill.....	Butler, J. W., Paper Co., Chicago, Ill.....	223 84
Fire loss.....	Calumet Steel Co., Chicago, Ill.....	65 45
Fire loss.....	Carroll, E. W., F. E. Latch, Shelbyville, Ill.....	1,900 00
Bill.....	Hugh Crea & Houson, Decatur, Ill.....	1,164 25
Fire loss.....	Central Glass Co., Ltd., New Orleans, La.....	1,270 00
Bill.....	Central Union Telephone Co., Decatur, Ill.....	16 10
Fire loss.....	Wm. M. Checkley, Emery E. Andrews, Attorney, Mattoon, Ill.....	
Fire loss.....	Geo. Colgrove, Kinderhook, Ill.....	1,600 00
Judgment.....	C. P. Dauderman, Earley & Williamson, Attorneys, Edwardsville, Ill.....	1,500 00
Fire loss.....	Chas. B. Golden, Chicago, Ill.....	1,235 18
Fire loss.....	Louis S. Gordon, Chicago, Ill.....	628 72
Fire loss.....	John W. Delapp, Medora, Ill.....	100 28
Fire loss.....	Wm. Divers, Ava, Ill.....	1,500 00

*Miscellaneous Claims and Fire Losses—Concluded.*

Fire loss	Economy Washing Machine Co., Chicago, Ill., Ray & Pease, Attorneys	\$ 235 49
Bill	John Ehrlich, San Francisco, Cal.	75 85
Bill	Elliott Co., The, Boston, Mass., address, Sterling Elliott, Newton, Mass.	3 20
Fire loss	Fahmley & McCrea Millinery Co., Indianapolis, Ind.	100 00
Fire loss	A. Fine, Toluca, Ill.	350 00
Judgment	I. & A. C. Franklin & R. C. Hooker, Jack & Deck, Attorneys, Decatur, Ill.	943 99
Bill	Furlong Secret Service Co., St. Louis, Mo.	38 23
Judgment	Galgary Fire Ins. Co., Jack & Deck, Attorneys, Decatur, Ill.	319 51
Fire loss	C. & W. & A. Gandere & Windows, Louise Oliver & Alice O'Conner, Gretna, Louisiana.	500 00
Bill	Graham Paper Co., St. Louis, Mo.	32 80
Fire loss	H. T. Hamill, Marissa, Ill., address, Barkley, Fauntleroy & Cullen, St. Louis, Mo.	3,516 08
Fire loss	E. J. Hart & Co., Ltd., New Orleans, La.	816 43
Judgment	S. F. Hart & Sons Co., H. N. Finley, Attorney, Carriers Mills, Ill.	546 70
Judgment	Thomas F. Hart, Hamley, McAdams & Artman, Attorneys, Indianapolis, Ind.	1,992 08
Fire loss	Carlisle & Hodam, Bracken, Young, & Pierce, Attorneys, Bloomington, Ill.	3,000 00
Fire loss	H. H. Hoskins, McKinley & Wiley, Attorneys, Decatur, Ill.	250 00
Fire loss	M. M. Hyneman & Son, S. L. Smith, Attorney, Lexington, Ill.	400 00
Bill	Inland Pipe Foundry, J. S. Baldwin, Attorney, Decatur, Ill.	20 00
Fire loss	Jenkins Bros., Fithian, Ill.	25 00
Fire loss	Albert Johnson, West Salem, Ill.	250 00
Fire loss	T. Johnson, McCabe & Hangle, Agents, Chicago, Ill.	788 84
Bill	Geo. J. Kable, Springfield, Ill.	5 00
Fire loss	T. W. Kinzer, Sorento, Ill.	700 00
Fire loss	Samuel Friedman, et al., Breese, Ill.	1,015 63
Fire loss	Morris Kraftsow, Philadelphia, Pa., J. Gross, Attorney.	876 00
Fire loss	Max Krawitz, Passaic, N. J.	60 00
Bill	Margolin & Son, Bkpt., Marcus Helfand, Attorney, New York City.	25 00
Fire loss	Mariette Real Estate Co., St. Louis, Mo.	1,179 90
Fire loss	Mrs. I. N. Marks, M. L. Germain, Attorney, Los Angeles, Cal.	2,000 00
Fire loss	Louis Miller, Marissa, Ill.	500 00
Bill	C. H. Miner, Verona, Ill.	28 33
Fire loss	Oldham Ins. Agency, Decatur, Ill.	1,316 20
Fire loss	K. Neuton, Chicago, Ill., Jack & Deck Decatur.	435 00
Fire loss	K. Neuton, Chicago, Ill., Conking & Irwin, Attorneys, Springfield, Ill.	700 00
Breach of contract	K. Neuton, Chicago, Ill., Conking & Irwin, Attorneys, Springfield, Ill.	659 52
Fire loss	Newburgh Brick & Clay Co., Green & Zmunt, Attorneys, Cleveland, O.	652 92
Fire loss	Newburgh Brick & Clay Co., Green & Zmunt, Attorneys, Cleveland O.	5 55
Fire loss	Park Woolen Mills, Rossville, Ga.	125 00
Canceled contract	M. Parrott & Sons, Waterloo, Ia.	69 96
Bill	Peoria Engraving Co., Peoria, Ill.	1,000 00
Fire loss	Frank Porter, McLeansboro, Ill.	113 18
Fire loss	Edward J. Powell, Hinsdale, Ill.	1,298 94
Judgment	Prairie Pebble Phosphate Co., Jack & Deck, Attorneys, Decatur, Ill.	500 00
Fire loss	J. Kuadt Co., San Francisco, Cal., Samuel H. Bush, Attorney, San Francisco, Cal.	70 20
Bill	Henry C. Quinby, New York City.	2,268 95
Judgment	Joseph Radzin, D. C. Corley, Attorney, Decatur, Ill.	367 70
Fire loss	O. E. Ricketts, S. L. Smith, Attorney, Lexington, Ill.	300 00
Bill	M. J. Roberts, Coffeen, Ill.	43 50
Bill	Rough Notes Co., Indianapolis, Ind.	1,000 00
Fire loss	Eli Shanski, Canuthersville, Mo.	107 50
Bill	Spectator Co., The, New York City.	241 00
Fire loss	Mrs. A. Stanley, Wallace, Idaho.	282 36
Fire loss	Mrs. Mattie Thomas, S. J. Gee, Agt., Lawrenceville, Ill.	1,000 00
Fire loss	Tuttle & Drierton, Amboy, Ill.	817 50
Judgment	J. Weller Co., The, D. C. Corley, Attorney, Decatur, Ill.	364 03
Fire loss, etc.	Western Empire Insurance Co., The, Spokane, Wash.	873 59
Fire loss	Jacob Wheatfield & Moses Hartz, Jack & Deck, Attys., Decatur, Ill.	1,190 00
Bill	Whitely & Fitzgerald, Decatur, Ill.	75 00
Bill	Whitely & Sommers, Harrisburg, Ill.	600 00
Fire loss	Louis Williams, Frank B. Smith, Attorney, New Orleans, La.	416 66
Fire loss	Julia Stoddard Wood, Jennings, La.	56 50
Fire loss	Willis S. Wood, Jennings, La.	207 00
Fire loss	Yetta Yellowich, Buffalo, N. Y.	3 52
Bill	National Mutual Church Insurance Co., Chicago, Ill.	
Total		\$52,303 54
Supplementary miscellaneous list		2,037 02
Grand total, miscellaneous list		\$54,340 56

*Supplementary Miscellaneous List.*

Fire loss.....	Watkins, Zomra, Cook & Potter, Attorneys, Caterville, Ill.....	\$ 275 00
Fire loss.....	Rumft, J. F. & Lucy E. Sheffield, Ill.....	83 25
Bill.....	Kremer, P., Edwardsville, Ill.....	169 77
Fire loss.....	Dekelman & Davis, East Baton Rouge, La.....	505 00
Fire loss.....	Slack, Oscar M., East Baton Rouge, La.....	1,004 00
Supplementary miscellaneous total.....		\$2,037 02

*Recapitulation.*

Policy holders claims for unearned premiums.....	\$16,010 78
Assured's national mutual assignments as per schedule "A".....	8,772 80
Assured's national mutual assignments as per schedule "B".....	575 84
■ Total claims for return premiums.....	\$25,359 42
Fire losses and miscellaneous claims.....	54,340 56
Grand total.....	\$79,699 98

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